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UNIV. OF
BUSINESS ENGLISH
AND CORRESPONDENCE

BY

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AND

CLARENCE H. LINGHAM

GINN AND COMPANY

BOSTON • NEW YORK • CHICAGO • LONDON

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EDUCATION 1917

The Athenaeum Press

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PREFACE

This book is designed for use in secondary and commercial schools. The subject matter has been chosen as a result of a careful inquiry, among teachers of English and business men, as to what a course in business English and correspondence should include.

With the expansion of business courses and the experience gained in teaching English and letter-writing in commercial classes, the importance of presenting these subjects from a practical as well as from a literary point of view has come to be clearly understood. But anything more than the mere mechanics of letter-writing must be founded on a knowledge of the basic principles of grammar and composition. The student must have also a ready command of punctuation, be able to spell accurately, and have a working knowledge of a fairly large vocabulary.

With these guiding principles in mind, the subject matter of this book has been developed. Chapters I-V deal with the essentials of grammar, punctuation, and spelling, the use of words, and composition. Chapters VI-XVI illustrate constantly not only the forms of business composition, both oral and written, but also their close interrelation with and dependence upon the principles enunciated in the earlier chapters. In addition, ample provision has been made for both oral and written work through the inclusion of an abundance of drills based on business models, and the importance of clear, straightforward speech and writing is constantly emphasized.

The exercises — most of which have been carefully tried out in the classroom — are definite and are based upon such knowledge as is the normal possession of the average secondary-school student.

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In some schools the students will be so well prepared in English grammar that a study of that subject may not seem necessary; hence "Business English and Correspondence" has been so written that the chapter on grammar may be omitted entirely or used merely for reference.

The topics treated in the latter half of the book have been selected as both interesting and practical, and have been so arranged that, with the exception of Chapter VI, omissions may be made at the option of the teacher without doing violence to the continuity of the subject matter.

The authors have been fortunate in receiving valuable suggestions from many quarters. They wish to acknowledge their especial indebtedness to Mr. Kenneth Beal of the Mechanic Arts High School, Boston, Massachusetts; Professor Archibald MacMechan, Chairman of the English Department of Dalhousie University, Halifax, Nova Scotia; Mr. Roswell T. Pearl of the Editorial Department of Ginn and Company; and Mrs. A. V. de Mers of the Washington Irving High School, New York City. They are also indebted to Miss Grace Buxton of the Winthrop High School, Winthrop, Massachusetts; Mr. George A. Stiness, Treasurer of the Pawtucket Gas Company, Pawtucket, Rhode Island; and Mr. J. D. Parker, Credit Manager, William Filene's Sons Company, Boston, Massachusetts.

For permission to use quotations from certain of their publications, thanks are due to Charles Scribner's Sons ("Letters of Robert Louis Stevenson"); *Current Opinion* (issue of April, 1912); The Charles E. Merrill Company (Reed, "Word Lessons"); S. D. Brooks, President of the University of Oklahoma, for a quotation from his "English Composition"; Messrs. Henry Holt and Company (Hirst, "The Stock Exchange"); and The Macmillan Company (Carpenter, "Elements of Rhetoric").

R. D.

C. H. L.

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BUSINESS ENGLISH AND CORRESPONDENCE

CHAPTER I

INTRODUCTION

BUSINESS ENGLISH

1. **A definition.** We recognize in everyday life a form of activity called *business*. The word, it is true, has a great breadth of meaning, for whatever one follows as a means of livelihood is in one sense his *business*. But if we contrast the usual meaning of the word with the meaning of such expressions as "school-teaching," "practice of medicine," "housekeeping," etc., we at once see that the word "business" means in a broad way something different from these expressions. If the word is used as an adjective with this broader meaning, *business* life is about equivalent to *commercial* life. Your grocer, hardware dealer, and tailor are in business.

The following is the exact definition of the word as used in this book :

The term "business" embraces every kind of industrial activity by which men acquire, manufacture, or otherwise produce property ; by which they sell or transfer it ; borrow or lend money and give or secure credit ; by which they combine with others to these ends ; and by which they furnish or obtain services in these and similar enterprises. — HUFFCUT

In accordance with the meaning of the word "business" given above, there has come into use what is known as business, or commercial, English. Business English implies that there are

BUSINESS ENGLISH

certain expressions peculiarly fitted for and usually associated with business, or commercial, life. But just as the term "business" is indefinite and may cover in some way practically every form of human activity, so business English may at times run into almost every form of literary expression. As the business world at times invades any field in which buying and selling are found, so business English may use almost any form of literary expression. But just as business usually claims certain forms of activity as its peculiar field, so does it employ certain forms of expression which it has originated or adapted and which are now distinctly its own.

2. Business English and literary English. Some of the differences between business English and so-called literary English may be seen by comparing and contrasting the examples given below :

A BUSINESS LETTER

Boston, Mass.

Messrs. Berlin & Clemens
21 E. Houston St.
New York City

February 12, 1914

Gentlemen :

We are in receipt of your communication, regarding the #945 Braids, and regret to say that we have no record of our having received a letter from you fixing the price at \$8.10. The braids were returned on arrival, as stated in our letter of the 9th inst.

We would also call your attention to the fact that though you now state you accepted this order at \$8.10, the goods were billed at \$8.50.

Our relations with your house have hitherto been very pleasant and we regret that this misunderstanding has occurred. It seems clear, however, that no fault attaches to us in this matter. We must therefore ask you to send us a memorandum of credit for the goods returned.

Yours truly,

Hamlin & Orr Company

A FRIENDLY LETTER NOT DEALING WITH BUSINESS

Yacht *Casco*, Anaho Bay
Nukahiva, Marquesas

July 8, 1888

My dear Colvin,

From this somewhat — ahem! — out-of-the-way place I write to say "How d' ye do?" It is all a swindle: I chose these isles as having the most beastly population, and they are better and far more civilized than we. I know one old chief Ko-o-amua, a great cannibal in his day, who ate his enemies even as he walked home from killing 'em, and he is a perfect gentleman, and exceedingly amiable and simple-minded; no fool, though.

The climate is delightful, and the harbor where we lie one of the loveliest spots imaginable. Yesterday evening we had near a score of natives on board; lonely parties. We have a native god; very rare now. Very rare, and equally absurd to view.

This sort of work is not favorable to correspondence: it takes me all the little strength I have to go about and see, and then come home and note, the strangeness around us. I should n't wonder if there came trouble here some day, all the same. I could name a nation that is not beloved in certain islands — and it does not know it! Strange, like ourselves, perhaps, in India! Love to all, and much to yourself.

R. L. S.

Each of the letters given above is correct in its way. Certainly no one would care to attempt an improvement on Stevenson's style. One has only to remember the purpose of a letter to justify or condemn its form of expression. The purpose of a business letter or business writing is, broadly speaking, buying or selling. The purpose is not to amuse or necessarily even to please. In business, he who can accomplish his purpose surely and swiftly is the successful business man. His statements will be clear, accurate, and concise. Keeping always in mind the necessity for absolute clearness of expression, the business man

should remember Huxley's dictum, "The maximum of thought in the minimum of words."

No one is to deduce from anything that has been said above that in business we are to adopt a sort of "lingo" that is taboo outside of commercial life. Business English is not a kind of lurid slang such as is sometimes adopted by sporting editors when giving an account of a baseball game or a wrestling match. In fact, it is simply ordinary speech adapted to a special use. Macaulay's magnificent phraseology is fitting for a description of the gorgeous scene at the trial of Warren Hastings; Lincoln's straightforward sentences in his famous Gettysburg speech are fitting for the great and solemn occasion upon which they were spoken; and the unadorned statement which informs a customer briefly and accurately about a shipment of cedar shingles is just as fitting for the purpose intended.

3. Oral language. Written language has so far been considered, but spoken language is equally important. Ability to express his thoughts easily and correctly gives the merchant confidence in himself and frequently wins the confidence of the buyer. But slovenly talk gives a bad impression of clerk or merchant. No business man would want to advertise the fact that he and his employees are poorly educated, but he really does this every day that he uses slovenly English himself and employs clerks who do the same. A good command of spoken language is no slight advantage in the merchant's business of buying and selling.

What has been said does not mean that big words and flowery language are any more appropriate in business than elsewhere; it simply means that since in conducting commercial affairs we have to do a great deal of talking, it is only reasonable that we be prepared to use the best language possible. If it is nothing else, correct speaking is a good advertisement.

4. Slang. Slang is a pitfall for many ready talkers who seem to think its use shows a facile wit and self-possession. But slang

must be especially guarded against in business life, for business English, which is the commercial language of the world, is continually drawing from every corner of the globe and every stratum of society terms that are not yet molded into true English words. This is the reason that it is so difficult to draw the line between reputable commercial language and slang.

Slang may be broadly defined as "words or expressions not in authorized use." The exact limitations of the word "authorized" are, however, not easy to set, and you will have to use discrimination in deciding whether certain words are allowable by good use or not. You will need to be careful not to reject terms that give life to language; if you are too conservative your language may be correct, but it will be inert and lack vim, and you deprive yourself of some of the most telling words in English. "Cablegram," "phone," "tickler," "paper," "rush order," "short sales," "O.K.," "charge" (customer), etc. are not only legitimate but also effective commercial terms. At the same time you must beware of such vagabonds as "right smart," "classy," "kibosh," "loony," and "biz" that have never yet been admitted to the society of good words. Although slang may seem picturesque and emphatic, it is fundamentally inaccurate and, like most things that contain a half truth, best avoided. A business man's words, like his goods, should be genuine and not an imitation of the real thing.

5. Oral exercises. Throughout the book the student will find oral exercises which will give him opportunity for practice in correct speaking.

6. Learning business English. From what has been previously said, you can see that business English, whether written or spoken, is in reality simply good English. Business English is governed by the same standards of good use that affect language in every walk of life. This statement may seem to contradict one previously made, in which it has been pointed out that a letter by Stevenson differs materially from a business letter. But if certain words or expressions seem appropriate

only to commercial life, while others seem inappropriate, this difference rests ultimately upon the standards of good use. It follows that business English, like all English of reputable standing, is subject to the laws of grammar and the laws that govern good composition in general. Therefore, it is necessary in the study of business English to give close attention to grammar and the fundamental principles of good writing and speaking. To aid the student to do this, a chapter on grammar and one on the laws of composition have been included in the book. These chapters may be largely in the nature of a review, but their presence will serve to impress the fact that the study of grammar and the laws of composition are an intensely practical study — one that must be mastered by the person who hopes to master business English. Throughout the work on letter writing and other forms of business writing the reader will be continually asked to recall parts of these chapters, and, in addition, he will be shown that punctuation, spelling, the exact use of words, and many other matters that he has not, perhaps, associated directly with business are, nevertheless, an essential part of correct business English.

7. The importance and the exact aim of the study. A correct knowledge of business English is sure to be of immense value to any one engaged in commercial life. In letters, circulars, advertisements, and in daily conversation the business man is continually, though, perhaps, unconsciously, telling the world what kind of man he is. If what he writes or speaks shows slovenliness, lack of education, ignorance of the difference between the exact truth and the almost true, then he cannot hope to be able eventually to compete with his rival who is his equal in other ways and who, in addition, shows a mind trained to make statements in the best possible way.

You are to study business English, then, so that you may be able to write and speak well. Your aim in general will be to make your statements (1) accurate, (2) clear, and (3) concise.

1. A business statement should be *accurate*. Any written statement may be construed from a legal point of view. Of course, when in doubt as to the legal interpretation of a statement, a careful business man consults his lawyer, but the habit of making accurate statements removes much of the danger of financial liability that a writer does not intend to incur.

2. A business statement should be *clear*. A written statement should be so worded that it conveys to the reader the exact meaning that the writer intends to convey and no other.

3. A business statement should be *concise*. That time is money is an old saying of profound significance in business. Here work must be done not only well but also quickly. The inventor of a timesaving method or machine is hailed as a benefactor. He who uses more words than are necessary wastes his own and the listener's time and weakens his own statement.

Compare the two letters given below and be prepared to show in detail why the second letter is the better of the two.

Dear Sir:

As directed in your letter, we are shipping you the goods you have ordered and are making a draft for the amount of the invoice.

Thanking you for your order, we beg to remain

Yours very truly,

Sheldon & Sedgewick

Dear Sir:

We have, as directed in your letter of March 6, shipped to you by fast freight via M. & L. R. R., the goods of which the invoice is inclosed.

Following your instructions, we have made a thirty days' draft on you for the amount of bill, \$350.65, at the Peoria National Bank, Peoria, dated March 10.

Yours truly,

Sheldon & Sedgewick

EXERCISE 1 — Oral

Examine Stevenson's letter, given on page 3, and point out the expressions in it not likely to be found in a business letter.

EXERCISE 2

In a letter to your teacher state as fully as you can your reasons for taking a course in business English.

EXERCISE 3

Examine some other student's letter written upon Exercise 2. Make a written list for him of expressions that seem to you (a) lacking in clearness, (b) wordy, and (c) incomplete in thought.

Be prepared to state what seems to be the defect in each case.

EXERCISE 4

Rewrite your own letter written upon Exercise 3, attending to the criticism that has been made of it.

CHAPTER II

GRAMMAR

Grammar states the principles and the usages of language. A knowledge of these fundamental principles and usages will prevent the common everyday blunders in speaking and writing. Grammar should be looked upon as a practical subject closely related to everyday life.

PARTS OF SPEECH

In grammar we study both single words and different groups of words called *phrases*, *clauses*, and *sentences*.

There are eight kinds of words, known as the eight parts of speech. These are as follows :

noun	adjective	adverb	preposition
pronoun	verb	conjunction	interjection

8. The noun. *A noun is the name of a person, place, or thing.*

girl town book child street knife

9. Classification of nouns. *A proper noun is the name of a particular person, place, or thing.*

George Boston February Wednesday

A proper noun always begins with a capital letter.

All other nouns are **common nouns**.

boy city hat street month day

If it is remembered that a noun is a *name word*, no difficulty should be experienced in recognizing this part of speech. Not only are the names of such tangible objects as *water*, *sugar*, and

house nouns, but words that denote such intangible things as the *weight* of water, the *sweetness* of sugar, the *height* of a house, the *rise* of prices, the *failure* of crops, are also nouns, for they are real name words. Nouns like these last ones are usually called **abstract nouns**.

Of the various classes into which grammarians divide common nouns, two others require attention, the **collective noun** and the **verbal noun**.

10. Collective noun. *A collective noun is the name of a group of persons or things.*

congress	family	class
school	crowd	firm
board (of directors or trustees)		mob

Such nouns are, as a rule, singular in meaning as they are in form, and are therefore followed by a singular verb. We usually say, for example, "The family *was* at home"; "The family *was* away," etc. Sometimes, however, the collective subject is considered not as a unit, but as individuals or separate things. Then such sentences as the following may be correct: "The family *were* all at home"; "The family *were* unable to agree on a plan for the holiday."

11. Verbal noun. *A verbal noun is the name of an action and is derived from a verb.* "Writing," "talking," "selling," "coming," "dining," are derived respectively from the verbs "write," "talk," "sell," "come," "dine."

EXERCISE 5

Make a list of the nouns in the following selections and be able to state clearly why you have chosen each word. If you find any abstract, collective, or verbal nouns, indicate this by writing "abstract," "collective," or "verbal" after each noun.

By applying Froebel's methods to farming, the Crop Improvement Committee of Chicago hopes to increase the money annually circulating in each corn-growing county by half a

million dollars. There are, we are told, by Mr. Bert Hall, secretary of the committee, one hundred thousand acres of corn in the average county. By a process of seed selection which the committee proposes to teach to the farmer's children, we can add at least ten bushels per acre to the average yield. "Ten bushels more on each acre," he explains in one of his circulars to the farmer, "will mean that you have a million bushels that you never had before." This, at the moderate price of 50 cents per bushel, foots up to \$500,000. The headquarters of the committee are in Room L, Board of Trade, Chicago. The government, the state schools of agriculture, the railroads, the grain exchanges, the superintendents of schools, bankers, commercial clubs, and other important bodies coöperate with the committee in its unique educational work. — *Current Literature*, April, 1912

EXERCISE 6

Make four lists of five proper nouns each suggested by the following common nouns :

country

island

city

river

12. The pronoun. *A pronoun is a word used to take the place of a noun.* Before a pronoun may be used, the noun for which it stands must have been used or be plainly understood as that to which the pronoun refers. *The word for which the pronoun stands is called the antecedent.*

The use of pronouns avoids the monotonous recurrence of nouns. "James saw James's friend; the friend was signaling to James" is certainly a less simple and attractive form of statement than "James saw *his* friend, *who* was signaling to him."

EXERCISE 7

Point out the antecedent of each of the italicized pronouns in the following passages :

1. A new salesman goes out on the road without knowing how to travel *his* territory economically. *This* means an increase in expenses, for *he* naturally fails to obtain the volume

of business *which* could be secured for the outlay. *This* is a loss *which* can be measured in dollars and cents.

2. The new stenographer covers up *her* errors by rewriting faulty letters, and while such care is to be commended, *it* nevertheless means an increase in the running expenses of an office.

3. Shop employees, experts state, cost on an average, twenty to thirty per cent of *their* wages the first three months.

13. Classification of pronouns. Like nouns, pronouns are divided into classes.

The **personal pronouns** "I," "we," "you," "he," "she," "it," "they," etc. indicate first, some person speaking; second, some person spoken to; third, some person or thing spoken of.

First Person (speaking) I (we) shall go.

Second Person (spoken to) You will go.

Third Person (spoken of) He (she, it, they) will go.

The **relative pronouns** "who," "which," "that," and "what" differ from personal pronouns in that their antecedents are found immediately before them in the same sentence; as,

He *who* neglects his business will find his business neglecting him.

The **demonstrative pronouns**, such as "this," "these," "that," "those," point out or call attention to special things near the speaker or at a distance: "I think *this* preferable to *that*." (See p. 13 for pronominal, or demonstrative, adjectives; and p. 32 for interrogative pronouns.)

EXERCISE 8 — Oral

Point out each pronoun and its antecedent in the following passages:

1. Many students who can solve the difficult problems of a textbook often fail when they attempt the solution of the ordinary problems which arise in business. One reason for this is that in business no problem labels itself, but leaves the solution to the inquirer, who must find it out and check it as best he can.

2. The dictograph is a combination of telephone and phonograph into which a business man may dictate his letters, and which afterwards talks them back to a typist using a writing machine. It is a machine which will undoubtedly have a wider and wider sale.

14. The adjective. *An adjective is a word used to qualify or limit the meaning of a noun or pronoun.*

Different adjectives call attention to color, size, shape, number, quality, etc.; as,

<i>wholesome</i> food	<i>white</i> house	<i>large</i> stock
<i>circular</i> space	<i>twelfth</i> day	<i>thirty</i> days

15. Classification of adjectives. "A," "an," and "the," really limiting adjectives, are sometimes called **articles**. "A" is used before a word beginning with a consonant sound; as,

<i>a</i> house	<i>a</i> bill	<i>a</i> European
----------------	---------------	-------------------

"An," which has the same force as "a," is used before a word beginning with a vowel sound: *an* advertisement, *an* ax, *an* hour. (Note that "European" begins with the consonant sound of *y*, and "hour" with the vowel sound of *o*.)

A pronominal adjective is one that can be used as a pronoun. It is sometimes called a **demonstrative adjective**.

Please pass me *those* papers. (Adjective.)
 Which of *those* do you want? (Pronoun.)
 I will give you *both* books. (Adjective.)
Both rose at the question. (Pronoun.)

A proper adjective is one formed from a proper noun, and, like a proper noun, begins with a capital letter; as,

the *American* government an *Indian* runner *French* laces

Practically any noun can be made to do the work of an adjective: "I like life in the *country*"; "I like *country* life" (see sect. 22).

EXERCISE 9 — Oral

Point out the adjectives in the selection on page 10 and indicate precisely in what way each modifies or limits the meaning of the noun or pronoun.

EXERCISE 10

Select from your reading and bring to class a paragraph which contains an unusually large number of adjectives. Make a list of them, with a corresponding list of the nouns and pronouns they modify.

16. The verb.¹ *A verb is a word used to declare or assert something about a person, place, or thing.* It asserts every possible variety of action or condition. Thus,

The horse <i>galloped</i> .	He <i>goes</i> .
The people <i>stood</i> .	You <i>came</i> .
He <i>is</i> busy.	They <i>sit</i> .
He <i>hurries</i> .	I <i>hope</i> .
They <i>fear</i> .	You <i>wish</i> .

When two or three verb-forms are combined to form one verb, such a combination is called a *verb phrase*. Thus,

They <i>could have gone</i> .	He <i>is hurrying</i> .
I <i>have audited</i> .	You <i>will sign</i> .
We <i>might have been</i> .	They <i>had been</i> .
We <i>shall protest</i> .	She <i>was robbed</i> .

EXERCISE 11

Make a list of the verbs in the letter on page 2. Point out any verb phrases.

17. The adverb. *An adverb is a word used to modify a verb, an adjective, or another adverb.*

He walks <i>swiftly</i> .
The orange is <i>very</i> large.
He talks <i>too</i> fast.

¹ For detailed treatment of the verb see pages 39 ff.

Adverbs answer the questions Where? When? How? How much? etc.; that is, they denote place, time, manner, degree, etc.

He is coming *here*.

He acts *impulsively*.

We shall buy it *soon*.

They were *greatly* surprised.

18. Confusion of adverbs and adjectives. Adverbs are sometimes confused with adjectives in use. Many adverbs are formed from adjectives by the addition of *ly* and may be distinguished by this ending; as,

quick, quickly

swift, swiftly

soft, softly

EXERCISE 12 — Oral

Distinguish between the use of the adjectives and adverbs in the following sentences :

1. He looks sharp. He looks sharply.
2. The boy was quick to learn. The boy learned quickly.
3. We crossed a rapid stream. We crossed the stream rapidly.
4. He is a frequent caller at our house. He calls frequently at our house.

EXERCISE 13 — Oral

Point out the adjectives and adverbs in the passages on pages 111 and 117.

19. The preposition. *A preposition is a word used before a noun or pronoun to show its relation to another word in the sentence.*

Some of the common prepositions are the following :

after	from	by	on	through	with
beside	down	in	to	without	under
before	for	of	up	within	since

In the following sentences notice how each preposition shows relation between the noun or pronoun that follows it and some preceding word :

The proprietor always walks *to* the store.

Good oranges come *from* Florida.

A salesman looks *for* customers.

I will go *with* you.

One noticeable fact about prepositions is their similarity to adverbs. Notice the different uses of *down* in the following sentences :

He has just gone *down* (preposition) the hill.

He has just gone *down* (adverb).

EXERCISE 14 — Oral

In the letter on page 3 point out the adverbs and prepositions, the words modified by the adverbs, and the words to which the nouns or pronouns are related by prepositions.

20. The conjunction. *A conjunction is a word used to connect words, phrases, or clauses.*

Black *and* white.

He was a man of honor, *but* of bad temper.

You may go *or* you may stay.

A coördinate conjunction is one that connects words, phrases, or clauses of equal order or rank. The principal coördinate conjunctions are

and	still	therefore	than	so
but	yet	however	or	for

The following conjunctions often appear in pairs :

both . . . and	neither . . . nor
either . . . or	not only . . . but also

A subordinate conjunction is one that connects a subordinate clause with a principal clause. The principal subordinate conjunctions are

after	whenever	if	because	how
before	where	since	unless	why
until	wherever	as	though	than
when	whether	for	although	that

Several common **compound conjunctions** are

in order that	so that	as though	as soon as
provided that	as if	even if	in case that

EXERCISE 15

Make a list of all the conjunctions in the letter on page 142.

EXERCISE 16

Find and copy, or write yourself, five or more sentences containing coördinate conjunctions, and a similar number of sentences containing subordinate conjunctions. Underline the conjunctions and be ready to explain how you know that they are conjunctions and not adverbs or prepositions.

21. The interjection. *An interjection is a word used to express strong feeling*; it is not grammatically related to any other word in the sentence.

O or oh ah alas hurrah bah pshaw

EXERCISE 17

Arrange the words in the letter on page 2 in columns, according to their use as parts of speech.

22. Words as different parts of speech. Many words are sometimes one part of speech and sometimes another. This variation depends on the grammatical use of the word. Thus the word *business* may be either an adjective or a noun, as the following sentences show :

He is a good *business* man.

His *business* is good.

Other words may serve as noun, adjective, or verb.

A *rush* for the best seats.

Rush orders.

They *rush* home.

Remember what has been said of the varying use of such words as "this," "these," "that," "those," as adjectives or pronouns. A few words like "before," "after," and "since" can be either prepositions or conjunctions. "Down," "up," etc.

can be either prepositions or adverbs. "That" is not only an adjective, but may be also a demonstrative pronoun, a relative pronoun, or a subordinate conjunction.

That book is mine. (Adjective.)

That is the book. (Demonstrative pronoun.)

I have brought you the book *that* you wish. (Relative pronoun.)

He said *that* I had the book. (Subordinate conjunction.)

EXERCISE 18 — Oral or Written

Tell what part of speech each of the italicized words is in the following sentences :

1. The *receiving* clerk was at the door.
2. They are *receiving* many orders. (See p. 44.)
3. *Receiving* and delivering are distinct operations in business.
4. The *traffic* manager is a member of the board of trade.
5. Western *traffic* is growing heavier every day.
6. The firms *traffic* in fancy goods from abroad.
7. Business is looking *up*.
8. The train is on the *up*-grade.
9. He went *up* the street.
10. We all have our *ups* and downs.

EXERCISE 19 — Oral or Written

Use each of the following words as two parts of speech :

mailing	letter	name	post	just
interest	notice	stock	even	note
purchase	address	those	after	stamp

EXERCISE 20

Make a list of ten words that may be used as at least two parts of speech and illustrate their use in sentences.

THE SENTENCE

A sentence is a group of words expressing a complete thought.

He walks.

He works at his desk long after the store is closed.

A sentence is made up of two parts : one called the **subject**, the other the **predicate**.

The subject represents that about which something is said or asserted.

Agents travel.

Customers buy.

The store is closed.

The predicate says or asserts something about the subject.

Agents travel.

Customers buy.

The store is closed.

Either subject or predicate, or both, may be enlarged to any extent by the addition of qualifying words and expressions called **modifiers**, as in the following sentence :

Enterprising agents of great industries travel far, sometimes across the continent.

The **simple subject** is the noun or pronoun which signifies that about which the assertion is made. The **simple predicate** is the verb that makes the assertion. In the sentence given above, *agents* is the simple subject and *travel* is the simple predicate, both in the short sentence "Agents travel" and in the longer sentence which follows. In the longer sentence, *Enterprising agents of great industries* is the complete subject, and *travel far, sometimes across the continent* is the complete predicate.

23. Sentence classification. Sentences may be classified according to (a) use, (b) structure.

24. Use of sentences. Sentences are classified according to their use as **declarative**, **interrogative**, or **imperative**.

A declarative sentence is one that declares or asserts something as a fact.

There will be a meeting of the council to-night.

An interrogative sentence is one that asks a question.

Who was the second president of the United States?

An imperative sentence is one that expresses a command, a request, or an entreaty.

Give me the book.

Please come.

Save me!

EXERCISE 21 — Oral

In the letter on page 139 point out in each of the first five sentences the simple subject and the simple predicate; also the complete subject and the complete predicate.

EXERCISE 22 — Oral or Written

Enlarge each of the following sentences by the addition of modifiers. Treat the enlarged sentences according to the directions given in Exercise 21.

1. Mail should be prepaid.
2. Packages should be addressed.
3. Writing pays.
4. The store is closed.
5. The bank closed.

EXERCISE 23

Enlarge each of the following sentences by the addition of modifiers. After finishing your exercise consult the references given in parentheses for examples of enlarged sentences.

1. The postmaster general issues a pamphlet. (Appendix A.)
2. The "Postal Guide" is kept on file. (Appendix A.)
3. Slang is a pitfall. (See p. 4.)
4. The committee hopes. (See p. 10.)
5. Important bodies cooperate with the committee. (See p. 11.)
6. He is prepared. (See p. 47.)
7. The proprietor always walks. (See p. 15.)

EXERCISE 24 — Oral or Written

In the letter on page 3 classify the sentences as declarative, interrogative, or imperative.

25. Structure of sentences. Sentences are classified according to their structure as **simple**, **complex**, or **compound**.

A simple sentence contains but one statement ; that is, it has but one subject and one predicate ; as,

The *stranger rang* the bell.

A compound sentence contains two or more independent statements connected by a coördinate conjunction.

The *stranger rang* the bell *and* the *servant came* to the door.

It should be noted that a sentence may have a compound subject, or a compound predicate, or both, and still be a simple sentence ; as, "*Men and women* often occupy similar positions in business" (compound subject) ; "Men often *do* no more than women, but *receive* more pay" (compound predicate) ; "*Men and women* to-day *take* up much the same business occupations, but often *receive* different pay" (compound subject and compound predicate). By the insertion of "they" before *receive* this sentence would be made compound.

A complex sentence contains one independent statement joined to at least one dependent (subordinate) statement ; as, "The servant came to the door when the stranger rang the bell." (*The servant came to the door* is the independent statement, and (*when*) *the stranger rang the bell* is the dependent statement.)

THE CLAUSE

A clause is a group of words which contains a subject and a predicate, but which is used as part of a sentence. The separate statements in a compound or a complex sentence are clauses.

Clauses are either **independent** or **dependent**.

Independent clause is the name given to each separate statement of a compound sentence and to the independent statement of a complex sentence.

A dependent clause is one that qualifies or limits an independent clause. Thus, in the sentence "I know the man who is here,"

who is here performs the work of an adjective in that it tells something about the noun *man*.

Dependent clauses may be **noun** clauses, **adjective** clauses, or **adverbial** clauses.

I know *that he is right*. (Noun clause, object of the verb *know*.)

The store *which I pointed out to you* belongs to my brother.
(Adjective clause, modifying the noun *store*.)

I shall leave *when the clock strikes ten*. (Adverbial clause, answering the question When? and modifying the verb *shall leave*.)

Connected clauses that are of the same rank, both independent or dependent, are said to be coördinate. Coördinate clauses are connected by coördinating conjunctions.

He went on with his work and *I stepped to the telephone*.
(Independent coördinate clauses.)

His employers promoted him because *he has natural ability* and because *he is diligent*. (Dependent coördinate clauses.)

EXERCISE 25 — Oral

Classify the clauses in the selection on page 10 as independent or dependent. Tell whether the dependent clauses are noun, adjective, or adverbial in their construction.

THE PHRASE

A phrase is a group of connected words without a subject or a predicate. (Compare definition of clause, p. 21.) Phrases, like clauses, are used as nouns, adjectives, or adverbs.

Accepting rebates from railroad companies is sometimes forbidden by law. (Noun phrase, subject of the verb *is*.)

I spoke to the superintendent *of the store*. (Adjective phrase, modifying the noun *superintendent*.)

He went *up the ladder*. (Adverbial phrase, modifying the verb *went*.)

Phrases are sometimes classified according to the words that introduce them. In the sentence "Hurrying along, he met his

friend," *hurrying along* is said to be a *participial phrase*, because it is introduced by the participle *hurrying* (see p. 44). In the sentence "I showed him into the room," *into the room* is said to be a *prepositional phrase*, because it is introduced by the preposition *into*. Similarly, in the sentence "I wish to go home," *to go home*, being introduced by the infinitive *to go*, is called an *infinitive phrase* (see p. 43).

EXERCISE 26 — Oral and Written

In the letter on page 187 (*a*) point out the noun, the adjective, and the adverbial phrases; (*b*) make a list of the prepositional, the participial, and the infinitive phrases.

INFLECTION

Inflection is a change in the form of a word to indicate a change in its meaning or in its relation to some other word.

Dog is; *dogs are*.

I write; *he writes*.

Man was; *men were*.

He *writes* to-day; he *wrote* yesterday.

26. Declension. *Declension is the inflection of a noun or pronoun.* Nouns and pronouns are declined to show number and case; a few nouns to show gender also. (See p. 39 for inflection (conjugation) of verbs.)

27. Number. *Number is a variation in the form of a noun or pronoun to show whether it means one person or thing or more than one.* A noun or pronoun is in the **singular** number when it means one: letter, reply, box. A noun or pronoun is in the **plural** number when it means more than one: letters, replies, boxes.

The plural is formed from the singular in several ways.

I. Most nouns form their plural by adding *s* to the singular.

SINGULAR	pen	chair	office
PLURAL	pens	chairs	offices

2. Most nouns ending in *s*, *sh*, *ch*, *x*, or *z* form their plural by adding *es* to the singular.

SINGULAR	dress	brush	church	box	chintz
PLURAL	dresses	brushes	churches	boxes	chintzes

3. Most nouns ending in *y* preceded by a consonant form their plural by changing *y* to *i* and adding *es*.

SINGULAR	lady	city	body
PLURAL	ladies	cities	bodies

4. Some nouns ending in *f* or *fe* form their plural by changing *f* or *fe* to *v* and adding *es* to the singular.

SINGULAR	knife	half	loaf
PLURAL	knives	halves	loaves

Many nouns, however, simply add *s* in the regular way.

SINGULAR	chief	roof	fife
PLURAL	chiefs	roofs	fifes

5. Nouns ending in *o* form their plurals irregularly, some by adding *s*, others by adding *es*, and others by adding either *s* or *es*.

altos	cargoes	dominoes
banjos	echoes	tornadoes
chromos	mosquitoes	mulattoes
dynamos	negroes	volcanoes
Filipinos	potatoes	motatoes
pianos	tomatoes	buffalos or buffaloes
sopranos	manifestoes	calicos or calicoes

6. A few nouns form the plural by what to-day seem unusual changes, but which were the regular rule when English was a highly inflected language.

SINGULAR	child	mouse	tooth	goose
PLURAL	children	mice	teeth	geese

7. Some nouns have the same form for both the singular and the plural.

cannon	deer	fish (rarely <i>fishes</i>)	sheep	trout
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8. (a) Some nouns are used in the plural only.

bellows	riches	shears	tongs
pincers	scissors	tidings	dregs

(b) Some nouns are plural in form but singular in meaning.

alms	means	news	politics
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9. The important part of a compound word takes the plural ending.

sons-in-law	daughters-in-law
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10. (a) Proper nouns are changed as little as possible.

Henry, Henrys	Mary, Marys	James, Jameses
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(b) To pluralize a person's name when used with a title, the title is usually inflected.

<i>Messrs.</i> Smith	the <i>Misses</i> Jones
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11. Certain foreign nouns retain the plurals of the language from which they are derived.

SINGULAR	PLURAL
alumna	alumnae
alumnus	alumni
analysis	analyses
appendix	appendices or appendixes
bacterium	bacteria
datum	data
erratum	errata
formula	formulae or formulas
hypothesis	hypotheses
memorandum	memoranda or memorandums
parenthesis	parentheses
phenomenon	phenomena

12. Letters, figures, and other signs form their plural by adding an apostrophe and *s* to the singular : *1, 1's* ; *2, 2's* ; *a, a's* ; *b, b's* ; *&, &'s*. This entirely exceptional formation of the plural must not be confused with the regular use of the apostrophe in the possessive case.

EXERCISE 27

Write the plural of each of the following words and give the rule :

mosquito	brother	piano	ink
spoonful	bamboo	grief	lash
manservant	chimney	negro	baby
mother-in-law	journey	turkey	wife
William	tomato	sheep	body
Filipino	dynamo	Percy	fish
erratum	Eskimo	knife	ox
Miss Hall	volcano	woman	paste
Mr. Moore	church	index	jury
vice president	alumnus	tongs	hero

EXERCISE 28

Prepare a list, not selected from this book, of two examples of each rule under section 27.

EXERCISE 29

Be ready to write as a dictation exercise the singular or plural of the foreign nouns under rule 11 when the corresponding form is read to you.

EXERCISE 30

Write the plurals of the days of the week.

28. Gender. In English grammar the gender of nouns is important chiefly when the nouns are used as antecedents of personal pronouns. For example, in the sentence "The stenographer resigned *his* (*her*) position" it is necessary to know the gender of the word *stenographer* in order to use the correct pronoun. Usually, however, the gender is plain. Thus a noun denoting a male is in the **masculine** gender: man, boy, father; a noun denoting a female is in the **feminine** gender: woman, girl, mother.

Gender is sometimes indicated by prefixes or suffixes.

<i>manservant, maidservant</i>	host, hostess	waiter, waitress
<i>salesman, saleswoman</i>	hero, heroine	alumnus, alumna

Saleswoman is the feminine equivalent of *salesman*. "Sales-lady" is an absurd euphemism and cannot very well be the feminine equivalent of any masculine term except "salesgentleman." "Woman" is the original and natural feminine equivalent of "man," but in business "lady" is in common use. It is correct to say either "A sale of *women's* gloves and men's ties" or "A sale of *ladies'* gloves and men's ties."

29. Case. *Case is the form of a noun or pronoun which shows its relation to other words.* There are three cases: **nominative, possessive, and objective.**

In nouns the only case indicated by a variation in form is the possessive. The nominative and objective are alike in form:

	SINGULAR	PLURAL
<i>Nominative</i>	} boy	boys
<i>Objective</i>		
<i>Possessive</i>	boy's	boys'

30. The nominative case. The nominative case has the following uses:

1. Primarily, as the **subject** of a sentence.

The *boy* throws the ball.

2. As **predicate nominative**.

The ball player is a *schoolboy*.

3. In **apposition** with a noun in the nominative case.

Mr. Williams, the *bank examiner*, is here.

4. In **direct address**.

Young *man*, can you hear me speaking?

31. The objective case. The objective case has the following primary uses:

1. As the **object** of a transitive verb.

John throws the *ball*.

2. After a preposition.

John is in the *house*.

The objective case is also used as follows :

3. As the **indirect object** of a verb.

He paid the *janitor* his account.

NOTE. A **direct object** answers the question *Whom?* or *What?* An **indirect object** answers the question *For whom?* or *To whom?* In the preceding example *account* is the direct object and *janitor* is the indirect object.

4. As the **objective complement**.

They elected him *mayor*.

An objective complement is equivalent in meaning to the direct object.

5. In **apposition** with a noun in the objective case.

He recognized his old friend, *Nelson Burgess*.

6. As an **adverbial noun**.

He stayed a short *time*. (Not answering the question *What?* but *How long?*)

7. As the **subject of an infinitive**.

He told *him* to go.

In such a case the subject of the infinitive is likely to be also the object of the transitive verb.

EXERCISE 31 — Oral

Give the reason why each of the nouns and pronouns in the selection on page 103 is in the nominative or objective case. (The pronoun "its," which occurs twice in the selection, is in the possessive case.)

EXERCISE 32

Bring to class quotations from some book that you are reading, including at least three examples of each of the following : predicate nominative, direct object, word or phrase in apposition.

32. The possessive case. *The possessive case is used to denote possession or ownership.*

John throws *his* ball.

Pass me *John's* hat.

As stated above, the possessive has a distinct case ending.

1. Singular nouns form the possessive by adding to the nominative an apostrophe and *s* ('*s*).

boy's hat

cashier's account

NOTE. Even if the nominative singular of a noun ends in *s*, it forms its possessive singular in the regular way with '*s* unless the repetition of the *s*-sound makes the word difficult to say or unpleasant to hear; thus we say "*Burns's* poems," "*Simonds's* Corner"; but "Burroughs' hotel," "for goodness' sake."

2. Plural nouns whose nominative ends in *s* form their possessive by adding the apostrophe alone.

boys' gloves

ladies' slippers

3. If a plural noun does not end in *s*, it forms the possessive just as a singular noun does, by adding '*s*.

oxen's yoke

children's games

men's work

women's coats

4. A compound noun (or phrase) forms its possessive by adding '*s* to the last word.

father-in-law's house

postmaster general's office

Brigham and Coulter's Business College

EXERCISE 33

Write in sentences the possessive case, singular and plural, of any ten of the following words :

commander-in-chief

stenographer

woman

clerk

mother-in-law

accountant

farmer

hero

government

employee

Jones

man

American

brother

sheep

lady

The possessive case as a rule denotes real ownership and hence is usually applied only to things really alive. Thus we say

"the man's house" and "the door of the house." As a rule we do not say "the house of the man" or "the house's door." There is also often a distinct difference in meaning between the noun in the regular possessive and the noun preceded by "of" ("the President's public reception," "the public reception of the President"); but such expressions as "*day's* work," "*month's* trip," "three *years'* contract," "two *hours'* walk," "a *moment's* delay," etc. have the sanction of good use.

EXERCISE 34 — Oral or Written

Use the names of ten of your classmates in possessive phrases.

EXERCISE 35

Make a list of ten business firms and use each in the possessive case; as, "Wanamaker's new store"; "Milton and Burrows' spring opening." Distinguish this use of the possessive with a firm name from that in such sentences as "Simms's and Jones's stores are both doing a good business"; or, "Neither Brigham's nor Keller's geography is now used."

EXERCISE 36

As seems best, use the possessive case or the preposition "of" ("President McKinley's second term"; "invention of printing") to express relation between the words in the following:

President McKinley, second term; invention, printing; accounting, method; day, pay; Merrill, store; mayor, office; three year, saving; the house, foundation; the United States, government; California, seaports; the city clerk, rooms; the knife, handle; the cow, horns; the store, heating system; a plumber, bill; an agent, expenses; janitor, duties; a church, steeple; the state, capital; auctioneer, announcement; jury, verdict; store, owner; teacher, advice; book, cover; Burns, poems; Mr. Jones, house; pupils, books; senator, term; doctor, prescription.

EXERCISE 37

Make a list of twenty possessive forms that you find in advertisements, on store signs, and on delivery wagons. Note the number of each, whether singular or plural. Do you find these forms always correctly used?

EXERCISE 38

Copy the following, inserting apostrophes where needed:

1. Do you like the Joneses house?
2. The child hurt its finger.
3. My brothers are staying at Toms bungalow.
4. I lost my sisters glove.
5. James horse is in the farmers stable.
6. An employers interests should be an employees.
7. His mother-in-laws sisters are teachers in a girls school.
8. The Phoenix Life Insurance Companys statements are reliable.
9. Potter and Johnsons stores were burned.
10. Websters and Worcesters dictionaries are widely used.

33. Inflection of pronouns. The inflectional variations in pronouns are few and are practically all shown in the following table:

PERSONAL PRONOUNS

	NOMINATIVE	POSSESSIVE	OBJECTIVE
FIRST PERSON	{ SING. I PL. we	my, mine our, ours	me us
SECOND PERSON	{ SING. } you PL. }	your, yours	you
THIRD PERSON SING.	{ Masc. he Fem. she Neut. it	his her, hers its	him her it
THIRD PERSON PL.	{ Masc. } Fem. they Neut. }	their, theirs	them

RELATIVE PRONOUNS AND INTERROGATIVE PRONOUNS

	NOMINATIVE	POSSESSIVE	OBJECTIVE
SING. }	who	whose	whom
PL. }			

DEMONSTRATIVE PRONOUNS

SING. }	this that	this that
PL. }		
	these those	these those

COMPOUND PERSONAL PRONOUNS

FIRST PERSON	{ SING.	myself	myself
	{ PL.	ourselves	ourselves
SECOND PERSON	{ SING.	yourself	yourself
	{ PL.	yourselves	yourselves
THIRD PERSON SING.	{ Masc.	himself	himself
	{ Fem.	herself	herself
	{ Neut.	itself	itself
THIRD PERSON PL.	{ Masc.	themselves	themselves
	{ Fem.		
	{ Neut.		

There are three very common mistakes to avoid in the use of the personal pronouns :

1. Do not use the objective forms "me," "him," "her," and "them" as subjects of sentences. Say "*He* and *I* went," not "*Him* and *me* went." Remember that "them" cannot be used instead of "those" in such expressions as "those books."

2. Do not use the objective forms "me," "him," etc. in the predicate nominative after the verb "to be" ("am," "is," "was," etc.). Say "It is *I*," "It is *he*," "It was *she*," "It was *they*," etc.

3. Do not put an apostrophe in the possessive forms of pronouns. Remember particularly that "it's" is a contraction of "it is." "Its" is the possessive of "it."

The compound personal pronouns are also liable to misuse. They are not to be used as subjects of sentences. One of their chief functions is to give emphasis to nouns or pronouns.

EXERCISE 39

Copy the following sentences and substitute "I," "my," "me," "myself," "he," "his," "him," or "himself" for the asterisks. Justify your choice.

1. John and * went to dinner together.
2. * wished to be remembered to both Mary and *.
3. Please help * to get down or * may hurt *.
4. Between * and *, * is a poor salesman.
5. * is a better writer than *.
6. Did William or * receive the promotion?
7. * saw the accountant and * coming down the street.
8. Thank you, but * wish to tell * about it *.
9. Who is there? *.
10. Will you let Tom and * have * ball?
11. * prefer to do it *.

EXERCISE 40 — Oral or Written

Substitute "she," "her," "herself," "they," "their," "them," or "themselves" for the asterisks, according to the directions in Exercise 39.

1. Next summer the other girls and * are going to the seashore.
2. It was * who bowed to *.
3. * promised that * would not send anybody else, but said that * would come *.
4. Would you pay the bill if you were *?
5. The firm gave * all a holiday.
6. * said that * would count the cash for *.
7. If * will not help *, who can help *.
8. * should not try to do more than *.
9. Who told * to go?
10. The elder woman is *.

11. I asked * to go because I thought it ought to be * who first met *.

12. * has as much work as * to do ; in fact, * share is more than that of the rest of * all together.

EXERCISE 41

Substitute for each asterisk the proper form of a personal pronoun. Indicate the fact when more than one choice is possible.

1. Every one has gone except * and *.
2. Let * and * go to the store if * will not go.
3. Is * * whom * wish to see ?
4. * said that * and * might stay.
5. * am sure * could not have been * who spoke to *.
6. The assistant buyer has left word for * and * to call at * office at five o'clock.
7. * said that * knew * was * by * voice.
8. * will call and take * and * visitors to see the celebration.
9. * are almost as expert as *, but * both have much to learn before * can handle a typewriter as rapidly as * does.

34. The relative pronouns. The relative pronouns are "who," "which," "that," and "what." These pronouns are called **relative pronouns** because they not only stand for a noun but also relate or connect one part of a sentence with another ; as, "The man *who was here* has gone home."

NOTE. See page 21 for the complex sentence.

"Who" is used when the antecedent is a person ; as, "John, *who* had just come in, agreed with us." "Which" is used when the antecedent is not a person ; as, "The boxes *which* are on the platform came by express." "Whose" is used as the possessive of "which" as well as of "who" ; as, "The spider *whose* web he destroyed built another."

"That" is used either when the antecedent is a person or when the antecedent is a thing. This pronoun is restrictive in meaning, and is by some authorities preferred to "who" or "which" when the relative clause is intended to restrict or limit

the main idea rather than to introduce a new idea. Compare the following sentences : " The tree that stood by the gate was blown down " (restrictive relative clause whose main purpose is to point out or identify the particular tree in question. Note the omission of commas) ; " An old tree, *which was loaded with apples*, was blown down " (qualifying relative clause, adding an interesting but not essential point of description. Note the insertion of commas).

" What " is equivalent to " that which " ; as, " I showed him *what (that which)* I wanted." Avoid such expressions as " I do not know but *what (that which)* I may go " ; say rather, " I do not know but *that* I may go " ; or better, use some other expression, as, " I may possibly go."

EXERCISE 42

In the following sentences substitute the proper form of the pronoun " who " wherever asterisks occur, and give the reason for your choice :

1. * do you think will be chosen ?
2. * hat is that ?
3. The prize will go to the person * sells the most.
4. To * would you give the prize ?
5. * won the prize ?
6. Do you remember * he chose ?
7. I do not know * you mean.
8. I could not see * said it.
9. From * can this telegram be ?
10. * do you say brought the letter ?
11. I don't know * to ask for the parcel.
12. He gave the purse to the man * name was written on the card.
13. They have found the man * they think took the goods.
14. * do you wish to see ?

35. Gender in pronouns. In pronouns there are no forms in the singular particularly designed to denote common gender and

corresponding to "they," "their," and "them" in the plural. Some grammarians use the masculine singular pronoun, "he," "his," "him," to perform this function. According to this method, if a firm advertised for a bookkeeper irrespective of sex, the advertisement might contain the following :

Every applicant must present specimens of *his* handwriting.

His is here equivalent to "his" or "her." This expression may be sometimes avoided by using a plural form ; as,

Applicants must present specimens of *their* handwriting.

EXERCISE 43

Substitute the correct pronominal forms for the asterisks in the following sentences :

1. Every pupil will now pass in * work.
2. The pupils will now pass in * work.
3. Every girl must present a specimen of * work in drawing.
4. Each boy and girl employed in the wrapping department received an extra dollar in * envelope.
5. Every man and woman is responsible for * own success or failure.

EXERCISE 44

(a) Compare the following sentence with 4 in Exercise 43 and choose the one that you prefer :

All boys and girls in the wrapping department received an extra dollar in their envelopes.

(b) Rewrite 5 in Exercise 43 in the same way as 4 has been rewritten in (a).

EXERCISE 45

Copy and bring to class the ten best sentences you can find in your reading to illustrate the principle that a pronoun agrees with its antecedent in number.

36. Comparison. *The inflection of adjectives and adverbs to show degree is called comparison.* There are three degrees of comparison : the positive, the comparative, and the superlative.

POSITIVE	COMPARATIVE	SUPERLATIVE
wise	wiser	wisest
agreeable	more agreeable	most agreeable

Adjectives and adverbs are compared in three ways :

1. Words of one syllable and some words of two syllables are compared by adding *er* to the positive to form the comparative and *est* to form the superlative.

POSITIVE	COMPARATIVE	SUPERLATIVE
large	larger	largest
poor	poorer	poorest

2. Some words of two syllables and all words of more than two syllables are compared by using " more " or " less " for the comparative and " most " or " least " for the superlative.

POSITIVE	COMPARATIVE	SUPERLATIVE
beautiful	more beautiful	most beautiful
wisely	less wisely	least wisely

NOTE. Some words are compared in both the ways given under 1 and 2 :

worthy	worthier more worthy less worthy	worthiest most worthy least worthy	often	oftener more often less often	oftenest most often least often
--------	--	--	-------	---	---

3. Many common adjectives and adverbs have irregular forms of comparison.

POSITIVE	COMPARATIVE	SUPERLATIVE
bad (badly, ill)	worse	worst
good	better	best
late	later, latter	latest, last
little	less, lesser	least
much, many	more	most
old	older elder	oldest eldest
well	better	best

EXERCISE 46 — Oral or Written

Form the comparative and superlative of the following adjectives and adverbs, using at least ten forms in sentences. Remember that the comparative degree is used when two subjects are compared and the superlative when more than two are compared.

foolish	stupid	good	fast
greedily	scared	funny	apt
stupidly	boldly	angry	real
common	strong	warm	bold
awkward	healthy	little	dry
prominent	worthy	hard	fine

EXERCISE 47 — Oral or Written

Point out each adjective and adverb in the following sentences, indicate its degree of comparison, and write its positive, its comparative, and its superlative :

1. As he was much larger than I, he could run much faster.
2. The shrewdest business men are not the most reckless.
3. Stocks are low at present, but they rise quickly after the Western harvest is over.
4. He is six feet tall and in every way large for his years.
5. The well is much deeper than I thought it was.
6. The hurdy-gurdy man played a lively air, and the merry little children could remain quiet no longer, but gathering in noisy groups on the green, they danced gleefully the old peasant dances and made more lovely, because more human, the enchanting autumn afternoon.
7. I am very sorry that an earlier engagement will make it impossible for us to arrive sooner.
8. A little learning is a dangerous thing.
9. The country became rougher ; the people, more savage ; and the water and food, the worst we had yet experienced.

EXERCISE 48

Substitute adjectives or adverbs for the asterisks and be ready to compare the words you have inserted.

1. He talked * loud and * louder than was necessary.
2. It is not so * as it was yesterday. The weather forecasts say * rain to-morrow.
3. He is the * boy in his class.
4. Which is *, a pound of feathers or a pound of gold?
5. New York is the * city in the United States.
6. Who is the *, you or your brother?
7. February is the * month of the year; July is one day * than June.
8. Of all metals iron is the most *.
9. I sat * the door than he did, and was, of course, * from the speaker.
10. The Volga is the * river in Europe, but the Mississippi is much * than the Volga.

37. The importance of the verb. The verb is the most important word in the sentence. Every sentence must contain at least one finite or complete verb. No other part of speech is absolutely necessary to the expression of a complete thought.

Water *falls*. (Verb with a noun.)

It *rains*. (Verb with impersonal pronoun.)

To see *is* to believe. (Verb with infinitive.)

38. Conjugation of the verb. *The inflection of a verb is called conjugation.* Verbs are conjugated to show **voice**, **mood**, and **tense**, and the **number** and **person** of the subject. The conjugation of a verb is much more complicated than the inflection of a noun. There are more changes in the root itself, and more possible changes by the use of suffixes. Furthermore, the auxiliaries (see p. 47) make possible a great variety of different verb phrases, consisting of from two to four words each. (See conjugation of a verb, p. 51.)

39. Voice. *Voice is the form of a verb which shows whether the subject of the verb is acting or being acted upon.* There are two voices: the active voice and the passive voice.

A verb is in the active voice when it represents the subject as acting or being.

James *has struck* John.

James *saw* John.

James *admires* the pictures.

A verb is in the passive voice when it represents the subject as acted upon.

John *has been struck* by James.

The picture *is admired* by James.

A transitive verb is one that in the active voice commonly requires an object to complete its meaning. Thus, in the three illustrative sentences given above, under active voice, *has struck*, *saw*, and *admires* express only incomplete thoughts until the object *John* or *pictures* is added. Such an object answers the question Who? or What?

An intransitive verb is one that does not require an object to complete its meaning.

I *walk*.

Business *ceased*.

The travelers *hurry*.

NOTE. Many verbs are both transitive and intransitive. In "I *write* a letter" the verb is transitive; in "I *write*" it is intransitive. An intransitive verb, while not requiring an object to complete its meaning, may be followed by other words required to make it complete in a special sense, as in the following sentences: "He writes *rapidly*" (adverb); "Business ceased *for an hour*" (adverbial phrase); "That man is the *cashier*" (predicate nominative).

EXERCISE 49

1. Write five sentences in the active voice, using five or more of the verbs on page 47.

2. Write five sentences in the passive voice, using five or more other verbs in the same list.

3. Select five verbs from the same list that may be used either in the active or in the passive voice. Write sentences to show that the verbs selected may be used in either voice.

40. Mood. *Mood is the form of a verb which represents the manner in which the action is expressed.* There are three moods: the indicative, the subjunctive, and the imperative.

A verb is in the indicative mood when it states a fact or asks a question.

He *went* home.

Are you ready?

A verb is in the subjunctive mood when it asserts something doubtfully or conditionally. It is used in subordinate clauses, and is usually introduced by such words as "if," "though," "unless."

If he *were* here, I *should feel* better.

The subjunctive mood as a separate form is very little used in the United States. Ideas asserted doubtfully or conditionally are likely to be expressed by potential verb phrases (see p. 44), or by indicative forms modified in a manner suited to bring out the precise emphasis desired.

1. If it *be* possible, I will come. (Subjunctive, implying doubt.)
2. If it *should be* possible, I will come. (Potential verb phrase, implying doubt.)
3. If it *is* by any chance possible, I will come. (Indicative, modified by adverbial phrase *by any chance*, implying doubt.)

Of these three ways of expressing practically the same thought the last two are much more natural to the average speaker or writer than the first would be.

A verb is in the imperative mood when it expresses a command or an entreaty.

(You) *shut* the window.

(You) *please* come.

The subject of the imperative, "you," is seldom expressed.

41. Tense. *Tense is the form of the verb which shows the time of the action and sometimes, also, the time when the action becomes complete.*

I *went*. (Action in the past.)

I *had gone*. (Action completed in the past.)

As there are three great divisions of time, **present**, **past**, and **future**, so there are three corresponding divisions in tense: the **present tense**, the **past tense**, and the **future tense**.

I *see*. (Present tense.)

I *saw*. (Past tense.)

I *shall see*. (Future tense.)

There are also three other tenses which show the time when an action becomes complete. These are the **present perfect**, the **past perfect**, and the **future perfect**.

I *have seen*. (Present perfect.)

I *had seen*. (Past perfect.)

I *shall have seen*. (Future perfect.)

The past tense represents an action as wholly in the past, without any special emphasis on whether it was completed or not; the present perfect tense represents an action as beginning in the past but completed in the present; the past perfect tense represents an action as both beginning in the past and completed in the past. Thus,

Yesterday afternoon I *wrote* (past) ten letters; to-day I *have written* (present perfect) only five; but as I *had* already *written* (past perfect) ten before yesterday, I have now completed my lot of twenty-five.

42. Emphatic and progressive tense. The so-called emphatic form of a verb depends on the use of the verb "do." Compare:

I see him; I *do* see him.

I paid him; I *did* pay him.

I went; I *did* go.

The progressive verb-forms emphasize the continuing of an action during a certain time. Compare :

I see the city ; I am seeing all that I can of Chicago^o to-day.

I paid my employees yesterday ; I was paying my employees when you called yesterday.

43. The infinitive. *An infinitive is both verb and noun.* The infinitive has two tenses : present ("to see") ; present perfect ("to have seen"). As it has neither person nor number it has not the full meaning of the complete verb and cannot be used in making assertions.

... him *to go* home. (Infinitive.)

He *went* home. (Complete verb.)

Like the noun, the infinitive may be the subject or the object of a verb or it may be a predicate nominative.

To walk benefits the health. (Subject.)

John likes *to study*. (Object.)

To see is *to believe*. (Predicate nominative.)

Like the verb, the infinitive may have a subject, an object, and adverbial modifiers.

He asked *me* to go. (Pronoun *me* is subject of *to go*.)

He asked me to see *John*. (Noun *John* is object of *to see*.)

It is better to walk *carefully*. (Adverb *carefully* modifies *to walk*.)

The subject of an infinitive is in the objective case.

He told *me* to wait for him. (*Me* is the subject of *to wait*.)

James wanted his *brother to come* home. (*Brother* is the subject of *to come*.)

EXERCISE 50

Make a list of the infinitives in the letter on page 139 and tell whether each is present or present perfect.

EXERCISE 51

From any of your textbooks select a page and make a list of all the potential phrases you find. Why are these phrases called *potential*? Consult your dictionary.

44. The participle. *The participle is a verbal adjective.* It has three tenses: the present, the past, and the perfect. In the verb "see" these forms are respectively "seeing," "seen," and "having seen."

Like an adjective the participle may qualify a noun or pronoun.

We watched him *writing*. (Adjective modifying the pronoun *him*.)

Seen from this distance, the store resembled a church. (Adjective modifying the noun *store*.)

Having seen his friend, my brother went away. (Adjective, modifying the noun *brother*.)

Like the verb, the participle may have an object or an adverbial modifier.

We saw him tying a *parcel*. (Object of the participle *tying*.)

We heard him calling *loudly*. (Adverb, modifying the participle *calling*.)

An important use of participles is in forming verbal phrases with the aid of auxiliary verbs.

1. The past participle, with the three simple tenses (present, past, future) of the auxiliary "have," forms the three perfect tenses (present perfect, past perfect, future perfect) of any verb.

I have walked ; I have seen. (Present perfect.)

I had walked ; I had seen. (Past perfect.)

I shall have walked ; I shall have seen. (Future perfect.)

2. The past participle, with the six tenses of "be," forms the passive voice of any transitive verb.

I am *seen*. (Present tense.)

I was *seen*. (Past tense.)

- I shall be *seen*. (Future tense.)
- I have been *seen*. (Present perfect tense.)
- I had been *seen*. (Past perfect tense.)
- I shall have been *seen*. (Future perfect tense.)

3. The present participle, with the six tenses of "be," makes the progressive forms of any verb.

- I am *seeing*. (Present tense.)
- I was *seeing*. (Past tense.)
- I shall be *seeing*. (Future tense.)
- I have been *seeing*. (Present perfect tense.)
- I had been *seeing*. (Past perfect tense.)
- I shall have been *seeing*. (Future perfect tense.)

45. The gerund. The present participle, as explained above, is a verbal adjective; the gerund, like the present participle in form, is usually a verbal noun.

Seeing obstacles should help in overcoming them. (*Seeing* is a verbal noun, which with its object *obstacles* is the subject of the verb *should help*.)

Seeing no one at the entrance, he went in alone. (*Seeing* is an adjective modifying the pronoun *he*.)

I am thinking of *going* away. (*Going* is a verbal noun following the preposition *of*.)

The noun or pronoun that precedes the gerund must be in the possessive case.

I heard *their* talking. (Possessive case preceding the gerund *talking*, which is the object of the verb *heard*.)

If this sentence is written, "I heard them talking," *talking* becomes an adjective modifying the pronoun *them*.

EXERCISE 52 — Oral or Written

Note the meaning of the italicized words in the following sentences :

1. I see them *writing*.
2. I see their *writing*.

3. I like to see him *walking*.
4. I like to see his *walking*.
5. We told them about Julia's *mailing* the letter.
6. We saw John *mailing* a letter.

EXERCISE 53 — Oral

Pick out the verbal nouns and the verbal adjectives in the following sentences and explain your choice in each case :

1. He made his money by fishing.
2. The fishing industry on the Columbia River is very important.
3. He recommended trading with the local dealers.
4. When trading in the city he always compared the goods offered by different stores.
5. Selecting the least-exposed portion of the beach, they pushed off.
6. Having sought in vain the kind of house he wanted, he finally began building to suit himself.
7. Reading in the paper an account of his friend's fine playing, he wrote at once, congratulating him.

EXERCISE 54

Bring to class clippings which contain a number of verbal adjectives and verbal nouns. Be ready to explain them.

EXERCISE 55

Make lists of words ending in *ing* in selections on pages 113-114 ; give to each word listed its correct grammatical name.

46. The principal parts of a verb. The principal parts of a verb are as follows :

1. The first person singular of the present indicative ("see," "do").
2. The past indicative ("saw," "did").
3. The past participle ("seen," "done").

All the forms of a complete verb are built up by various combinations of these principal parts with auxiliary verbs.

47. Regular and irregular verbs. Verbs form their past tense in one of two ways :

1. A **regular verb** forms its past tense and past participle by adding *d* or *ed* to the present.

PRESENT	PAST	PAST PARTICIPLE
move	moved	moved
walk	walked	walked

2. An **irregular (a strong) verb** forms its past tense and past participle in some way different from that of regular verbs, usually by changing the root vowel of the present tense, and frequently in the past participle by adding *en*.

PRESENT	PAST	PAST PARTICIPLE
see	saw	seen
begin	began	begun
write	wrote	written
choose	chose	chosen

48. Forming a verb from its parts. If the student knows the present and the past tense indicative ("see," "saw") of any verb, and the present and past participles ("seeing," "seen"), and also knows the auxiliary verbs ("have," "be," "shall," "will," "do," etc.), he is prepared to construct any form of that verb.

The principal parts of the following verbs deserve attention :

PRESENT	PAST	PAST PARTICIPLE
awake	awoke, awaked	awaked, awoke
be	was	been
bear	bore	borne
beat	beat	beaten
begin	began	begun
blow	blew	blown
bid (at an auction)	bid	bid
bid (command)	bade	bidden
break	broke	broken
bring	brought	brought

PRESENT	PAST	PAST PARTICIPLE
burst	burst	burst
buy	bought	bought
choose	chose	chosen
come	came	come
cost	cost	cost
do	did	done
draw	drew	drawn
drink	drank	drunk
drive	drove	driven
eat	ate	eaten
flee	fled	fled
fly	flew	flown
flow	flowed	flowed
forbid	forbade	forbidden
forget	forgot	forgotten
freeze	froze	frozen
get	got	got
go	went	gone
hang	hung, hanged	hung, hanged
lay	laid	laid
lie	lay	lain
lend	lent	lent
loan	loaned	loaned
pay	paid	paid
prove	proved	proved
ride	rode	ridden
ring	rang	rung
rise	rose	risen
raise	raised	raised
run	ran	run
see	saw	seen
sell	sold	sold
shrink	shrank	shrunk
shake	shook	shaken
show	showed	showed, shown
sing	sang	sung
sit	sat	sat
speak	spoke	spoken

PRESENT	PAST	PAST PARTICIPLE
spring	sprang	sprung
steal	stole	stolen
swim	swam	swum
take	took	taken
tear	tore	torn
think	thought	thought
throw	threw	thrown
write	wrote	written

EXERCISE 56

Write the principal parts of the verbs in the following list, and state whether the verb is regular or irregular :

undertake	compel	mean	burn
speak	prove	come	talk
finish	drink	shut	get
begin	raise	dive	see
think	steal	flow	fly
lie (tell a falsehood)	bring	nail	go
lie (recline)	light	rise	be

EXERCISE 57 — Oral

In the following sentences, (a) name the tense of each italicized verb ; (b) change the verb to some other tense, and name the tense ; (c) give the principal parts of the verb :

1. It *began* to rain.
2. I *think* you are mistaken.
3. Our team *beat* the visitors.
4. He *bid* ten dollars on the watch.
5. The wind *has blown* all night.
6. Birds *fly* south in autumn.
7. He *had driven* the nail into the floor.
8. I *will shake* the rug myself.
9. The sailor *swam* to the boat.
10. The witness *was proved* unreliable.
11. *Do* as you are told.

Refer, if necessary, to page 51 for similar forms.

EXERCISE 58 — Oral

Explain why it is useful to know the principal parts of a verb. Illustrate your statements by showing that "I have *sung*" is correct and that "I have *sang*" is incorrect. (Consult the verb, p. 51.)

49. Paradigms of verbs. The verb "be" is used so frequently, particularly in the formation of the passive voice, that its form and use should be thoroughly mastered. It is conjugated as follows :

THE VERB "BE"**PRESENT TENSE****SINGULAR**

1. I am.
2. You are.
3. He is.

PLURAL

- We are.
You are.
They are.

PAST TENSE

1. I was.
2. You were.
3. He was.

- We were.
You were.
They were.

FUTURE TENSE

1. I shall be.
2. You will be.
3. He will be.

- We shall be.
You will be.
They will be.

PRESENT PERFECT TENSE

1. I have been.
2. You have been.
3. He has been.

- We have been.
You have been.
They have been.

PAST PERFECT TENSE

1. I had been.
2. You had been.
3. He had been.

- We had been.
You had been.
They had been.

FUTURE PERFECT TENSE

1. I shall have been.
2. You will have been.
3. He will have been.

- We shall have been.
You will have been.
They will have been.

INFINITIVES, *Present*, to be ; *Perfect*, to have been.

PARTICIPLES, *Present*, being ; *Past*, been ; *Perfect*, having been.

GERUND (Verbal noun), being.

THE VERB "SEE"

ACTIVE VOICE

INDICATIVE MOOD

PRESENT TENSE

SINGULAR

1. I see (do see, am seeing).
2. You see (thou seest).
3. He sees.

PLURAL

- We see (do see, are seeing).
You see.
They see.

PAST TENSE

1. I saw (did see, was seeing).
2. You saw.
3. He saw.

- We saw.
You saw.
They saw.

FUTURE TENSE

1. I shall see (be seeing).
2. You will see.
3. He will see.

- We shall see.
You will see.
They will see.

PRESENT PERFECT TENSE

1. I have seen (been seeing).
2. You have seen.
3. He has seen.

- We have seen.
You have seen.
They have seen.

PAST PERFECT TENSE

1. I had seen (been seeing).
2. You had seen.
3. He had seen.

- We had seen.
You had seen.
They had seen.

FUTURE PERFECT TENSE

1. I shall have seen (been seeing).
2. You will have seen.
3. He will have seen.

- We shall have seen.
You will have seen.
They will have seen.

PASSIVE VOICE**INDICATIVE MOOD****PRESENT TENSE****SINGULAR**

1. I am seen.
2. You are seen.
3. He is seen.

PLURAL

- We are seen.
 You are seen.
 They are seen.

PAST TENSE

1. I was seen.
2. You were seen.
3. He was seen.

- We were seen.
 You were seen.
 They were seen.

FUTURE TENSE

1. I shall be seen.
2. You will be seen.
3. He will be seen.

- We shall be seen.
 You will be seen.
 They will be seen.

PRESENT PERFECT TENSE

1. I have been seen.
2. You have been seen.
3. He has been seen.

- We have been seen.
 You have been seen.
 They have been seen.

PAST PERFECT TENSE

1. I had been seen.
2. You had been seen.
3. He had been seen.

- We had been seen.
 You had been seen.
 They had been seen.

FUTURE PERFECT TENSE

1. I shall have been seen.
2. You will have been seen.
3. He will have been seen.

- We shall have been seen.
 You will have been seen.
 They will have been seen.

EXERCISE 59

Write the first person singular, all tenses, indicative mood active voice, of the verb "strike."

EXERCISE 60

Write the third person plural, all tenses, indicative mood, active and passive voices, of the verb "tell."

EXERCISE 61

Write the active voice complete of the verb "write."

EXERCISE 62

Write the passive voice in the third person singular (subject, "it") of the verb "sell."

EXERCISE 63

Make a list of the verbs in the selection in Exercise 5. Give the person, number, tense, mood, and voice of each verb and its principal parts.

50. Shall and will. The verbs "shall" and "will" deserve particular attention, owing to the common confusion of the two functions of each verb. "Shall" and "will" express

(a) Tense: they form with the infinitive (without "to") the future tense of any verb.

I shall go.

He will go.

("Go" is the infinitive without "to.")

(b) Mood: they sometimes express *willingness, desire, or determination*.

I will go.

He shall go.

The following are the general rules for the use of "shall" and "will":

1. Independent clauses and simple sentences. *In independent clauses and simple sentences "shall" in the first person and "will" in the second and third persons denote futurity; "will" in the first person and "shall" in the second and third persons denote willingness, desire, or determination.*

This rule may be shown as follows:

SIMPLE FUTURITY		WILLINGNESS, ETC.	
SINGULAR	PLURAL	SINGULAR	PLURAL
1. I shall go.	We shall go.	1. I will go.	We will go.
2. You will go.	You will go.	2. You shall go.	You shall go.
3. He will go.	They will go.	3. He shall go.	They shall go.

2. **Dependent clauses.** *When a second speaker reports the words or ideas of a first speaker, the second speaker uses "shall" if the first speaker used "shall"; "will" if the first speaker used "will." In other words, where direct discourse is changed to indirect discourse "shall" and "will" remain unchanged.*

First Speaker I *shall* go. (Direct discourse.)

Second Speaker He says he *shall* go. (Indirect discourse.)

First Speaker I *will* not go.

Second Speaker I believe he *will* not go.

3. **Questions.** (a) In the first person "shall" is usually the correct word in asking questions.

Shall I close the door?

Shall we ask her advice?

(b) In the second and third persons, use "shall" if "shall" is expected in the answer; use "will" if "will" is expected.

Will you go with us? (I *will*.)

Shall you be able to come? (I *shall*.)

Will your store close at five o'clock? (It *will*.)

51. **Should and would.** "Should" and "would" follow the same general rules as "shall" and "will," "should" corresponding to "shall" and "would" to "will."

He said he *should* go. (Future.)

I do not believe he *would* go. (Determination.)

It must be remembered, however, that "should" is sometimes used in the sense of "ought."

He *should* be more careful.

EXERCISE 64 — Oral

Explain the meaning of the italicized words in the following sentences :

1. When the hunger and thirst of a shipwrecked person have been satisfied, he *will* still be conscious of other needs.

2. I *will* go with you.

3. The sun *will* set at about seven o'clock.
4. I *shall* be ready at noon.
5. Not only *will* hot food and drink warm the body, but any food *will* enable the body to keep up its heat.
6. You *will* be expected to report at seven sharp.
7. It is necessary to a successful business that its advertising *shall* be truthful.
8. Fuel, as we *shall* see, is one of the important articles of commerce.
9. It is intended in this school that the student *should* utilize the knowledge he already has.
10. If a person were investing money, he *would* want to know first the character of the person with whom he is to deal.
11. I *would* not do that if I were you.
12. Do you think he *will* come?
13. He thought James *would* come.
14. *Will* (*shall*) you apply for an increase in salary?
15. Do you think he *should* ask for more salary?
16. *Shall* I wait for you?
17. *Will* you wait for me?
18. If you *should* depend entirely upon yourself, you would have no books unless you should write them, no music unless you should compose it, no games unless played alone.
19. This store *shall* stand for the traditions built up through half a century.

EXERCISE 65 — Oral or Written

Substitute "shall" or "will" for the asterisks in the following sentences and be ready to justify your choice :

1. John * be there on time.
2. * John be there on time?
3. I think it * be a fine day.
4. I think he * be here on time.
5. He says that he * send the money on Thursday.
6. * you get me the red ink?
7. They * be late if they don't hurry.
8. * we be late?
9. You * bring the receipt book to the office.

EXERCISE 66 — Oral or Written

Substitute "should" or "would" for the asterisks in the following sentences and be ready to justify your choice.

1. If you * fail to keep the appointment, it * seriously inconvenience me.

2. He thought it * be a fine day.

3. They * like to have your answer now.

4. You * remember the old saying:

He who by the plow * thrive
Himself must either hold or drive.

5. Louis * make a good salesman, but I doubt if he * care to accept your proposal.

6. I feel it * be wasting time to carry the discussion further.

7. What * you do in a similar situation?

8. I know you * do better if you * go yourself.

9. * I do it myself?

10. Finally, we decided we * walk the whole distance.

EXERCISE 67

Write six sentences illustrating uses of "shall," "will," "should," and "would."

EXERCISE 68

Copy from one of your textbooks six sentences illustrating the uses of "shall" and "will." Report which uses seem the easiest to find.

CHAPTER III

PUNCTUATION

The tendency to-day is to use few punctuation marks. "Too little rather than too much" seems to be a popular motto governing punctuation, especially in business writing. This is particularly true of the comma, a mark liable to be overworked by the inexperienced writer.

52. Value of punctuation. The rules of punctuation are not arbitrary, but are based on common sense. This permits a certain variety in the choice and use of some punctuation marks, but no one is for this reason to suppose that he may be a law unto himself in punctuation. In general, the art of punctuation is designed to make reading matter clearer and easier to read. Without it, almost any page of written matter is difficult to understand and is taxing to the eye, as the following selections will show :

Rotterdam is not a beautiful city nor is it thoroughly Dutch for it carries on commerce with too many countries of the world and is visited daily by too many foreigners for it to keep its Dutch characteristics if you do not like sailors and sailor ways do not go to Rotterdam for they are everywhere and hundreds of ships lie at the docks are towed or poled slowly through the dark water of the canals between the rows of boats on either side or sail proudly out of the harbor toward distant lands those bound for the United States carry great quantities of hides and skins spices from the Dutch colonies of the Far East cheese rice and many other things among the important exports are bulbs seeds roots and plants for the Netherlands is famous for these products. — ALLEN, "Industrial Studies"

The German Empire is the first industrial nation on the continent of Europe and the greatest rival of the United States and Great Britain in the field of manufacture the largest item in German manufacture is iron and here as in other iron-making countries there is a close relation among the three factors iron ore coal and transportation by building canals and improving her rivers Germany has made the most of her internal navigation her natural advantages also have been used with energy and skill in a land where education of every kind including technical training has been brought to a high degree of perfection the lower Rhine country in western Prussia is the greatest single seat of the iron industry a short distance north of Cologne a small river the Ruhr enters the Rhine from the east in its valley is a coal field one of the greatest deposits of this mineral in Europe. — BRIGHAM, "Commercial Geography"

COMMON PUNCTUATION MARKS

The following punctuation marks are in common use: period (.), comma (,), semicolon (;), colon (:), dash (—), interrogation point (?), exclamation point (!), quotation marks (" ").

NOTE. The hyphen, the apostrophe, and italics, although not really marks of punctuation, may be conveniently treated in this chapter.

In the following arrangement the period shows the greatest degree of separation, the comma the least: period, colon, semicolon, comma.

The interrogation point and the exclamation point, like the period, may complete a sentence, and, like the comma, they may occur between words in a sentence.

53. The period. The period (.) is used as follows:

1. At the close of a sentence.

The mill is closed.

2. After almost every abbreviation.

Mr., R.I., acct.

54. The comma. The comma (,) is used as follows :

1. To separate a series of words, phrases, or clauses.

I sold a bat, a ball, and a baseball glove.

Modern business men have adopted many inventions for saving time, reducing labor, and lessening expense.

An account is kept with the bank, deposits are made, and checks are drawn.

2. To separate words or phrases that express contrast which is especially emphatic.

Pay the expressage on the first order, but not on the second.

3. To separate from the rest of the sentence words used out of their natural order.

At the risk of offending you, I take the liberty of writing again (the natural order would be, "I take the liberty of writing again at the risk of offending you").

4. To set apart parenthetical expressions when the degree of separation is too slight to warrant the use of parentheses or dashes. The following expressions may be classed as parenthetical and therefore to be inclosed in or set apart by commas :

- a.* Many adverbial expressions.

I consider your letter, if I may say so, entirely uncalled for.

He says, however, that he will allow you wholesale prices on your next order.

- b.* The relative clause that is descriptive.

Long, intricate sentences, which usually require complex punctuation to make them plain, should not be used in business writing.

But if the relative clause is restrictive, that is, plainly restricts the main subject to some particular class or thing, no comma is used.

Sentences that require complex punctuation should be avoided.

c. Words in apposition.

We refer you for further information to our representative, Mr. Henry L. Pierce, who will call upon you this week.

5. To set apart informal or short direct quotations.

The vital question will be, Did you make the sale? I will quote a maxim that fits this case, "Easy buyers make hard collections."

6. Sometimes to separate the members of a compound sentence when these members are simple and closely connected in meaning.

A receipt need not be taken when an account is paid by check, but it may be properly asked for if desired.

7. To take the place of omitted words when the pause at the omission is a marked one.

Some firms require detailed reports; others, nothing.

8. To separate each group of three figures from the next group in a sum expressed in numbers. (The figures denoting cents are preceded by a period.)

\$12,675,894.60; \$7,000,000.

NOTE. For the use of the comma in the heading, address, and complimentary close of a letter, see model, page 153.

EXERCISE 69

Copy and punctuate the following selection. Be prepared to give the rules for the insertion of the marks you use.

The United States mines over half of the world's yearly output of copper. Michigan Montana and Arizona are the chief states in which it occurs. On the Keweenaw peninsula there is a copper district seventy miles long and from three to six miles wide. The Indians have taken copper from this region for many ages and their mines sometimes with great lumps of copper in them which the Indians have been unable to lift out were discovered by the whites when they came. In Montana there is a district called Butte which is the greatest copper

camp in the world. The copper mined in Arizona does not come from one particular place but from many different localities within the state.

Gold occurs all over the world but chiefly in volcanic districts. It may be found embedded in rock sometimes in nuggets and again in small particles. As the rock wears away the gold is washed into some neighboring stream where it soon becomes mixed with sand and gravel. By shaking the sand about in pans it is possible to separate the particles of gold for being heavier than the rest they sink to the bottom and may then be separated out. — KELLER and BISHOP, "Commercial and Industrial Geography"

55. The semicolon. The semicolon (;) is used as follows :

1. To separate the members of a long compound sentence when these members are complex or contain in themselves commas, and the use of commas alone is not sufficient to make the meaning clear.

Close punctuation, characterized especially by the use of commas, was common in English in the eighteenth century and is the rule in present French usages ; but open punctuation, characterized by the avoidance of all pointing not clearly required by the construction, now prevails in the best English usage.

2. To separate short independent sentences closely connected in meaning.

One of these great transcontinental roads is designed to traverse the Dominion of Canada ; the other is planned to cross the United States.

NOTE. When the sentences are short, simple in construction, and so closely connected in meaning that the semicolon seems to give too great a degree of separation, the comma may be used.

3. Before a series in apposition with a general term introduced by "as," "viz.," "i.e.," or similar expressions.

We handle four grades of flour ; viz. King Philip, Great Western, Everybody's, and Baker's Best.

EXERCISE 70

Copy and insert semicolons and commas in the following :

Not only animals are adapted to the regions in which they live plants show the same adjustment. The plant which grows in the desert is able to exist on a small quantity of moisture its stalk and leaves are glazed and shiny which means that they are so constructed as to lose by evaporation very little of the moisture which they contain.

We have a saying that "a Jack of all trades is master of none" that is he can do a great many things fairly well but nothing extremely well.

The wool-raising regions of this country are in the first place unfavorable for manufactures, and secondly they are unable to furnish us with all the wool we need.

The first overshoes imported into this country were made of a single piece of rubber to-day a rubber shoe has seven or eight different parts and a rubber boot over twenty.

56. The colon. The colon (:) is used as follows :

1. Before a formal enumeration, which is often introduced by some such expression as "this," "these," or "as follows."

Our position in regard to the present value of your plant is based on some such argument as this : depreciation applies to all forms of personal property, such as buildings, machinery, furniture, and fixtures of all kinds. (See also throughout this chapter examples in the text.)

2. Before a direct quotation of a formal nature.

Huffcut says on this very point : "An infant is a person under the age of twenty-one. In many states women become of age at eighteen or even younger if married."

3. To separate from the rest of the sentence a final explanatory clause that is not introduced by a conjunction. (Such a use of the colon indicates a wide degree of separation between what precedes and what follows it.)

We ask you to visit our sample rooms and examine our goods for yourself : investigation does not weaken a good cause.

4. Between the hour and minutes when time is expressed in numbers. (The period also may be used.)

12:30 P.M.

7:45 A.M.

NOTE. The colon is seldom used in business writing to separate the parts of a sentence. The business sentence should be simple, and the use of the colon implies complicated structure peculiarly unfitted for business writing. There is also a marked tendency to-day to use a semicolon where a colon was formerly used. Thus, in the sentence illustrating the third rule for the colon, a semicolon may take the place of the colon.

EXERCISE 71

Copy and insert semicolons and colons in the following :

The salaries of the justice of the Supreme Court are first and second districts, \$17,500 remaining districts, \$7200 but nonresident justices, sitting in the appellate divisions of the first and second departments, receive the same compensation as the justices in those departments.

Copy from the text of this book three selections that illustrate uses of the colon. Omit all punctuation marks, and pass your paper to some other student who will punctuate and return it to you for correction.

Write a sentence in which you mention all the subjects you are studying. See if you can make a colon an appropriate part of your punctuation.

Quote in writing a good business maxim. Use a colon.

57. The interrogation point. The interrogation point (?) is used as follows :

1. After a question or after each of a series of questions.

Will you accept our offer ?

What is your best quotation on flour ? on salt in bulk ? on corn meal for fall delivery ?

2. To express doubt as to the accuracy of a statement.

His address is 52 (?) Quentin Avenue.

58. The exclamation point. The exclamation point (!) is used as follows :

1. After an expression of strong emotion.

What delightful news !

2. To denote sarcasm.

Of course your argument is sound ! However, we are so unreasonable as not to admit it.

EXERCISE 72

Copy and punctuate the following :

1. May I have some paper
2. I should like to have some paper
3. Please answer the following questions Are your prices lower than his Are your goods better
4. That is just what I want
5. What is the matter
6. Do you not know that bills should be receipted

59. Quotation marks. Quotation marks (" ") are used as follows :

1. Before and after every direct quotation.

Speaking of punctuation, Genung says, "There are two marks or indications of completed structure : the capital and the period."

2. To inclose the titles of books.

Hill's great work is "The Foundations of Rhetoric."

NOTE. When a quotation is included within another quotation the former is inclosed by single quotation marks. A quotation placed within the second quotation is inclosed in double quotation marks, and so on.

He wants us to answer the following question, "What is meant by 'Bulls' and 'Bears'?"

60. The dash. The dash (—) is used as follows :

1. To indicate a sudden change in thought or construction.

As for the rest — well, you must use your own judgment.

2. To mark a degree of separation greater than that indicated by the comma or parentheses.

61. Parentheses. Parentheses () are used to inclose explanatory matter that may be omitted without changing the grammatical structure of the sentence.

Sir Isaac Pitman (1813-1897) was knighted for his great services to stenography.

62. Brackets. Brackets [] are used to inclose matter inserted by some person other than the original author.

He [Pitman] was greatly interested in the subject of reformed spelling.

63. The apostrophe. The apostrophe (') is used as follows :

1. As a sign of the possessive case.

The *lady's* glove *ladies'* gloves

2. To indicate the plural of letters, figures, and signs.

Make your *8's* plainer and dot your *i's*.

3. To mark the omission of a letter.

don't (do not) does n't (does not)
four o'clock (of clock)

EXERCISE 73

Copy and punctuate the following :

1. The pamphlet issued by the postmaster general says it is unlawful to send an ordinary letter by express or otherwise outside of the mail.

2. Crabbes Synonyms is a valuable book for the study of words.

3. That country says Ruskin is the richest and noblest which nourishes the greatest number of noble and happy human beings.

4. A Peerless chimney is easily cleaned but not easily broken.

5. One politician when taken to task for not working in his office cynically replied Work why I worked to get here.

6. We are entirely satisfied but you knew that when you received our last order.

7. These cities New York Chicago Boston and Philadelphia are among the worlds great business centers.

8. Walter or Walt Whitman 1819-1892 was born at Huntington Long Island.

9. He Muzzey declares that the discovery of America was an accident.

10. The Presidents message was received with favor at least no one objected to it.

11. The superintendents office the door of which we just passed is too easy of access it should be on the top floor.

12. You cant improve your handwriting unless you take more care. If you persist in making your *ms* and *ns* the same and *os* like *as*, you cannot expect to pass in penmanship.

13. Would you learn of a new and safe investment then fill out the indorsed card and mail it to us at once.

64. Capitalization. Begin with a capital letter the following:

1. The first word of every sentence, of every line of poetry, of every formal resolution ; as,

Resolved: That it is the sense of this meeting, etc.

2. Proper names in general, including the names of the months and days of the week.

NOTE 1. The names of the seasons are not begun with capitals. Such words as east, west, northwest, etc. are capitalized when they are used as the names of certain sections or countries, but not when they indicate merely direction.

The *West* is a great country.

The building faces the *west*.

NOTE 2. In the titles of books, etc., of more than one word, only the important words are capitalized.

Smith's "Business English and Correspondence"

Dickens's "The Cricket on the Hearth"

3. Most adjectives derived from proper nouns.

The latest *Parisian* styles.

A good piece of *Dresden* china.

4. All titles of respect, honor, or office ; such expressions as "mayor," "president," and "chairman" when used as a substitute for a proper name or when preceding a name.

I have just sent a letter to Mrs. Norris.

It gives me much pleasure to introduce the speaker for the evening, President John W. Krantz of the firm of Wilson and MacCormack.

5. The pronoun *I* and the interjection *O*.

NOTE. Common nouns and adjectives often begin with a capital letter when they are the important words of definitions.

EXERCISE 74

Copy and punctuate the selections on pages 57, 58.

65. Italics. To indicate italics in written or typewritten manuscript, place a straight line below each word that is to be italicized. The following expressions are commonly italicized in the body of a paragraph :

1. Titles of books may be italicized. Be sure to italicize the exact title of a book. If it includes an article ("a," "an," or "the"), see that the article is italicized.

Scott's *Monastery* *The Arabian Nights Entertainments*

NOTE. On page 64 it has been said that titles of books may be inclosed in quotation marks. Either italics or quotation marks may be used, but not both.

2. Names of ships.

He booked a passage on the *Empress of India*.

3. Titles of newspapers and periodicals.

The Sun

The New York Herald

NOTE. Some authorities do not italicize the article "the" or the name of a city in the name of a newspaper.

The New York Evening Post

The San Francisco Examiner

4. Any word that requires special emphasis. It should be noted, however, that this use of italics is to-day very sparingly used.

I wish you to write *at once* as to what your intentions are.

EXERCISE 75

Copy, punctuate, capitalize, and italicize the following :

1. Last summer I read the New York daily world every day.
2. I have studied algebra typewriting english and history.
3. I see by the cleveland republican that there are many ohio people going abroad on the carmania.
4. Is there anything to prevent your going now
5. The book I am reading is kidnapped by R. L. Stevenson.

CHAPTER IV

SPELLING AND THE USE OF WORDS

I

SPELLING

66. Standards of spelling. There was a time when there were really no set rules for the spelling of English words. Chaucer, the first great writer in English, wrote so common a word as "when" both *whan* and *whanne*, and Caxton, the first English printer, spelled *boke* and *booke* for "book." Worcester calls attention to the fact that, "in the translation of the New Testament, by Tyndale, who was distinguished for talents and learning, the pronoun 'it' is spelled in no less than eight different ways, as follows: *it, itt, yt, ytt, hit, hitt, hyt, hytt*; and in some cases four or five of these different modes are to be found in the same chapter."

But to-day, while the spelling of English words may often seem absurd or cumbersome, the accepted forms are usually rigidly fixed. In this particular the American business man remains conservative and conforms to good use as indicated by some standard dictionary.

Bad spelling is objectionable to many persons who will overlook more serious faults. A misspelled word has caused many a letter to receive scant attention. The applicant for a position who puts an *e* in "salary" or an extra *c* in "recommendation" is liable to be set down as careless or ignorant.

67. Correct spelling. "Spelling," says Alonzo Reed, "is chiefly a habit of the eye, and is of practical use only in writing. The pupil should therefore be trained to see word forms

correctly and to reproduce them on slate or paper till correct writing becomes easy and natural." Great readers are usually good spellers, as their eyes are accustomed to correct word forms and a word incorrectly spelled looks "wrong" to them.

To improve spelling one should

1. Consult the dictionary when in doubt as to the spelling.
2. Divide a doubtful word into syllables after consulting the dictionary.

3. Learn to pronounce every word correctly.

4. Use a troublesome word until its correct spelling is familiar.

5. Keep a careful list of all words that prove troublesome.

NOTE. The discouraged student who is appalled by his blunders in spelling should note that the number of words that any one habitually misspells is small, usually from twenty to fifty words.

68. Syllabication. It frequently becomes necessary to divide a word at the end of a line. This is known as **syllabication**. Here, as in compounding words, we must depend on observation and consult the dictionary when in doubt. The following principles may assist in syllabication, but they are not exhaustive, and the student should consult some standard dictionary for a more detailed treatment of the subject.

1. Combinations of letters that are pronounced together must not be separated.

RIGHT	in-struc-tion	prin-ciple	ex-cept
WRONG	instr-uction	pri-nciple	exc-ept

2. Words of one syllable are not to be divided.

ran	train	store
-----	-------	-------

3. A single letter should not be separated from the other letters of a word.

RIGHT	evolve	about
WRONG	e-volve	a-bout

4. When a consonant is doubled, one of these consonants may usually be separated from the other.

para/-el	com-mit-tee
----------	-------------

5. Usually a prefix or a suffix may be separated from the other part of the word.

pre-fix

in-convenient

sing-ing

sing-er

EXERCISE 76

Select from the following list the words that may be divided into syllables, and write them, indicating the syllables by means of hyphens :

inconvenient

phonograph

dictionary

business

tremendous

automobile

suddenly

breadth

seamstress

ninety-five

excellent

durable

paymaster

misspell!

spelling

sale

EXERCISE 77

Select ten words from the lists on page 73 and divide them into syllables.

EXERCISE 78 — Oral

Distinguish between spelling, pronunciation, and enunciation. Consult your dictionary, if necessary. Give examples.

EXERCISE 79 — Oral

Divide the following words into syllables, consulting, if necessary, your dictionary. Pronounce each word with care.

disappoint

laboratory

leakage

disappear

mathematics

negotiable

acceptance

library

promissory

accommodation

miscellaneous

plaintiff

recommendation

geography

casually

appearance

groceries

specially

article

chimney

statute

assignee

tremendous

statue

assets

athletics

telegraphically

mortgage

avenue

regular

monopoly

Connecticut

sarsaparilla

merchant

Cincinnati

Marconigram

EXERCISE 80

Be prepared to write the words given below, and to indicate where the accent falls in each. If you are in doubt as to the correct vowel sounds in any word, consult the dictionary.

WORD	CORRECT ACCENT
address	ad dress'
applicable	ap'pli ca ble
exquisite	ex'qui site
incomparable	in com'pa ra ble
inquiry	in qui'ry
misconstrue	mis con'strue
obligatory	ob'li ga to ry
precedence	pre ced'ence
coupon	cou'pon
genuine	gen'u ine
gratis	gra'tis
Italian	I tal'ian
peremptory	per'emp to ry
February	Feb'ru a ry
Messrs.	Mes'srs. ¹

EXERCISE 81

Be prepared to read aloud the following paragraph :

Last February I decided to write to Messrs. Grant and Miller, asking them for a plaster cast of the exquisite and almost incomparable Italian column that my partner and I had seen in their studios. I could not find their address for some time, until, after making several peremptory inquiries, I found I had written it on a paper which had been placed with some coupons in my desk. Messrs. Grant and Miller, replying to my inquiry, said that they should be glad later to send me a cast gratis, but that at present they felt it obligatory to fill other orders which must have precedence over mine. In conclusion, they were careful to say that they hoped I would not misconstrue their letter as a denial of my request.

¹ "Messrs." is an abbreviation of the French word "messieurs," and is pronounced *mess'ers*.

69. Compound words. Good usage is the final authority in deciding what words shall be compounded. Many of the best authorities differ as to what words shall be written as compounds; but, in general, it may be said that the use of the hyphen should be avoided as much as possible. However, certain classes of words are commonly compounded; for example,

1. Those of unusual association.

able-bodied

fur-lined

hard-hearted

2. Those in which a hyphen after a prefix helps to make clear the meaning of the word.

re-cover (compare recover) re-collect (compare recollect)

3. Certain cardinal and ordinal numbers.

thirty-eight

thirty-eighth

one-hundredth

The following expressions are separate words :

all ready

every one

en route

by and by

all right

some one

per cent

by the way

any time

no one

any one

one hundred

The following expressions are compounded :

business-like

by-product

by-laws

cross-purpose

cross-stitch

good-by

cross-question

ex-president

half-round (*adj.*)

father-in-law

half-yearly

half-mast

plain-spoken

labor-saving

title-page

post-office (*adj.*)

up-to-date (*adj.*)

well-read

The following common words are written as one word :

bookkeeper

bimonthly

somehow

misspelling

anywhere

clerkship

something

northeast

already

somebody

postscript

midday

schoolroom

midwinter

anybody

semiannual

anything

midnight

EXERCISE 82

Be prepared to write from dictation the words in the three lists given above.

EXERCISE 83

With the aid of the dictionary and the rules given on page 73 select from the following expressions those that should be compounded :

dry as dust (book)	written statement
go as you please (race)	all right
would be (salesman)	some day
assembly hall (platform)	every day
gas stove (burner)	half hour
two hundred horse power (engine)	vice president
one and a quarter inch (bolt)	man of war
dirt cheap (bargain)	attorney at law
three legged (stool)	ten cent (knife)
ex governor (Snow)	cash register

Write the following expressions as separate words, compound words, or as one word :

school committee	book keeper	some thing	any body
common sense	mason work	some how	foot ball
mid year (sale)	head master	half circle	re write
in as much as	semi colon	play mate	can not
never the less	any where	rail road	do not

70. Rules for spelling. As there are so many exceptions to almost all rules for spelling, the practical way to learn to spell is to give definite attention to each word. The following rules, however, are worth remembering :

1. " Words of one syllable and other words accented on the last syllable, ending in a single consonant preceded by a single vowel, generally double the final consonant before a suffix beginning with a vowel." ¹

drop, dropping	occur, occurring
begin, beginning	plan, planning

¹ Brooks, English Composition.

EXCEPTIONS. (a) This rule does not apply to words in which the last syllable is unaccented.

benefit, benefited

merit, merited

(b) Words ending in *ce* or *ge* retain the *e* before a suffix beginning with *a* or *o* in order to preserve the soft sound of *c* and *g*.

change, changeable

advantage, advantageous

notice, noticeable

courage, courageous

2. A final *e* is usually dropped before a suffix beginning with a vowel, but is retained before a suffix beginning with a consonant.

safe, safety

hope, hoping

blame, blamable

rate, rating

mere, merely

tame, tamable

EXCEPTIONS :

judge, judgment

true, truly

3. (a) Words ending in *y* preceded by a consonant generally change *y* to *i* before a suffix beginning with any other letter than *i*.

notify, notification

library, libraries

apply, applies

inventory, inventories

supply, supplies

try, tries

(b) Words ending in *y* preceded by a vowel generally retain *y* before a suffix.

play, playing, playful

delay, delaying, delayed

say, saying

pay, paying, paid or payed

4. In words in which *ei* or *ie* is pronounced *e*, *c* is followed by *ei*.

receive, receipt

conceit, d  ceit

As a rime puts it :

When the letter *c* you spy

Place the *e* before the *i*.

5. The prefixes "dis," "mis," and "un," and the suffixes "ly" and "ness," do not usually affect the spelling of a word. Therefore, if the prefix ends and the word begins with the same

letter, or the suffix begins and the word ends with the same letter, naturally that letter will occur twice.

un-necessary, unnecessary
occasional-*ly*, occasionally

mis-*spell*, misspell
dis-*satisfy*, dissatisfy

EXERCISE 84 — Oral or Written

Apply the rules given above to the italicized letters in the following words :

come, coming
defer, *deferred*
dissolve
dun, *dunning*

lay, laying
purchase, purchasable
real, *real/y*
rate, rating

EXERCISE 85 — Oral

Show that the following italicized words are exceptions to the rules indicated :

a. Prefer, *preference* ; refer, *reference* ; other derivatives of words ending in "fer." (Rule 1.)

b. Hoe, *hoeing* ; shoe, *shoeing* ; see, *seeing* ; dye, *dyeing* ; mile, *mileage*. (Rule 2.)

c. Beauty, *beauteous* ; dry, *dryly*. (Rule 3.)

EXERCISE 86

Write the plural of the following nouns and be ready to give the rule that applies in each case :

geography	company	chimney	money	penny
laboratory	journey	monkey	valley	story
assembly	library	country	ferry	boy

Write the third person singular, present indicative and past indicative of the following verbs :

journey	marry	study	buy	pay
specify	hurry	deny	say	try
certify	carry	play	lay	fly

EXERCISE 87

The following words occur frequently in letters of application.
Be prepared to write them from dictation.

application	experience	recommendation
advertisement	grammar	respectfully
acquaintance	graduate	respectively
correspondence	manager	secretary
appreciate	qualifications	stenographer
business	principal	bookkeeper
convenient	superintend	salary
English	reference	testimonial
assistant	refer	vacancy
eligible	truly	

EXERCISE 88

The following words apply to persons holding certain positions.
Be sure that you can readily pronounce and write every word
in the list.

- | | | |
|------------------|--------------------|--------------------|
| 1. accountant | 19. carrier | 37. waitress |
| 2. conductor | 20. telegrapher | 38. secretary |
| 3. inspector | 21. manufacturer | 39. representative |
| 4. contractor | 22. jobber | 40. engineer |
| 5. janitor | 23. assistant | 41. architect |
| 6. surveyor | 24. attendant | 42. employee |
| 7. professor | 25. electrician | 43. brakeman |
| 8. instructor | 26. mechanician | 44. motorman |
| 9. advertiser | 27. mechanic | 45. expressman |
| 10. bookkeeper | 28. machinist | 46. statistician |
| 11. housekeeper | 29. typist | 47. administrator |
| 12. forester | 30. agriculturist | 48. proprietor |
| 13. stenographer | 31. horticulturist | 49. compositor |
| 14. manager | 32. agent | 50. executor |
| 15. messenger | 33. amanuensis | 51. executrix |
| 16. carpenter | 34. chauffeur | 52. assignee |
| 17. traveler | 35. chef | 53. attorney |
| 18. employer | 36. laundress | 54. pharmacist |

EXERCISE 89

Write sentences showing that you understand clearly the meaning of the words in the list in Exercise 88, numbered as follows: 1, 4, 6, 7, 12, 13, 21, 22, 26, 29, 31, 33, 42. Consult your dictionary where necessary.

Make a written list of ten business titles not included under Exercise 88 and be prepared to dictate your list to the class.

EXERCISE 90

The following words are frequently used in banking or other money transactions. Be prepared to write the list from dictation or to spell it orally.

- | | | |
|----------------|-----------------|----------------|
| 1. antedate | 12. collateral | 23. indorse |
| 2. asset | 13. counterfeit | 24. interest |
| 3. balance | 14. creditor | 25. negotiable |
| 4. bankbook | 15. currency | 26. payable |
| 5. cancel | 16. debit | 27. principal |
| 6. canceled | 17. depositor | 28. promissory |
| 7. capital | 18. director | 29. protest |
| 8. cashier | 19. duplicate | 30. remittance |
| 9. certificate | 20. embezzle | 31. liability |
| 10. certified | 21. endowment | 32. securities |
| 11. check | 22. guarantee | 33. reserve |

EXERCISE 91

Give in your own words the best meaning you can of the words in the above list, numbered 1, 5, 7, 8, 11, 16, 18, 20, 25, 27, 29.

EXERCISE 92

The following words are sometimes used in transacting insurance or in adjusting claims. Be prepared to spell the words and to give oral definitions of those numbered as follows: 1, 5, 6, 12, 14, 15, 26.

- | | | |
|---------------|-----------------|-----------------|
| 1. accident | 10. bonus | 19. legal |
| 2. adjustment | 11. calculate | 20. lessee |
| 3. agreement | 12. collector | 21. liability |
| 4. allowance | 13. endowment | 22. liabilities |
| 5. annuity | 14. equitable | 23. lose |
| 6. appraiser | 15. indemnity | 24. obligations |
| 7. assurance | 16. installment | 25. policies |
| 8. award | 17. insurance | 26. premium |
| 9. benefit | 18. leakage | |

EXERCISE 93

In the shipment of goods the following words are often used. Be prepared to pronounce, spell, and define every word in the list.

- | | | | |
|-----------|-------------|-------------|----------------|
| advise | customs | memoranda | specification |
| agreement | demurrage | merchandise | storage |
| arrival | depot | nondelivery | tally |
| article | destination | quarantine | tare |
| breakage | express | rebate | tariff |
| carrier | expressage | receipt | towage |
| cartage | foreign | register | transportation |
| clearance | freight | salvage | transshipment |
| consign | itemized | schedule | warehouse |
| consignee | lighterage | shipment | wharf |
| consignor | manifest | shipper | wharfage |

EXERCISE 94

The following words are of frequent occurrence in commercial law. With the aid of a good dictionary write out definitions of the following: 4, 8, 13, 15, 20, 22.

- | | | |
|-----------------|-------------------|-----------------|
| 1. abatement | 9. assignee | 17. defendant |
| 2. acquittance | 10. attorney | 18. guaranty |
| 3. administer | 11. barrister | 19. incorporate |
| 4. affidavit | 12. chattel | 20. litigation |
| 5. agreement | 13. concurrence | 21. partnership |
| 6. annul | 14. copartnership | 22. plaintiff |
| 7. appurtenance | 15. copyright | 23. procedure |
| 8. assign | 16. counsel | 24. therefore |

EXERCISE 95 — Oral or Written

Show by using them in sentences that you understand the meaning of the words in Exercise 94 numbered 3, 10, 12, 16, 21, 25.

EXERCISE 96

Be prepared to write from dictation any one of the following selections. Attend to capitalization.

A BRIGHT young man, possessing force with executive ability, wanted in the office of a manufacturer as correspondent and assistant office manager, with opportunity for speedy advancement; must be able to invest \$5000 in company stock; salary to commence, \$1500; references exchanged. Address, giving age and past experience, E. W. S., *Daily Record*, Mishawaka, Ind.

A FINANCIAL institution recently organized in Florida desires first-class men to place part of its stock in different sections of the South; former experience not necessary, as this proposition is A1 and will appeal to any one with money to invest; a splendid opportunity for a large income; applications treated in strict confidence. Address Treasurer, P. O. Box 1257, Tallahassee

WANTED, in a family of four, two girls to do all work except washing; those used to working together preferred; to the right parties, good wages and steady employment; references required; also please state how long employed in last place. Address O. K. K., *Indianapolis World*

A N EDUCATED, experienced, refined American young lady stenographer and general office assistant wanted in editorial office; an unusual opening for capable person; salary small at start; applications must be in own handwriting, stating age, education, experience, references, and salary expected. Address V. S. L., *San Francisco Advertiser*

A STENOGRAPHER wanted to assist secretary of Cleveland organization for few weeks and possibly permanently; young man of good appearance, inclined to work, with business office or newspaper experience preferred; state pay wanted, when available, age, and education; telephone for appointment. Address W. V. D., *Cleveland Herald*

EXERCISE 97 — Oral or Written

The following words may be divided into groups of ten, and a group may be spelled each day:

- | | | |
|-------------------|-------------------|---------------------|
| 1. abbreviation | 29. awkward | 57. deferred |
| 2. accede | 30. believe | 58. definite |
| 3. accessible | 31. beneficial | 59. depreciate |
| 4. accumulate | 32. blamable | 60. device |
| 5. achieve | 33. bookkeeping | 61. devise |
| 6. acknowledge | 34. boundary | 62. difference |
| 7. across | 35. business | 63. dilapidated |
| 8. affiliation | 36. calendar | 64. disappear |
| 9. agency | 37. capitalist | 65. disappoint |
| 10. aggravation | 38. choose | 66. dissatisfaction |
| 11. alienate | 39. commerce | 67. dissolution |
| 12. all right | 40. commercial | 68. dissolve |
| 13. allowance | 41. consideration | 69. dunning |
| 14. annex | 42. contributory | 70. eighth |
| 15. apparatus | 43. coming | 71. embarrass |
| 16. appearance | 44. commit | 72. embarrassment |
| 17. appreciate | 45. commodious | 73. emporium |
| 18. apprentice | 46. comparative | 74. enthusiasm |
| 19. appropriation | 47. competitive | 75. equally |
| 20. approval | 48. concede | 76. equivalent |
| 21. arrears | 49. concurrence | 77. exaggerate |
| 22. ascent | 50. conferred | 78. exceed |
| 23. athletic | 51. conscientious | 79. excel |
| 24. auction | 52. consistent | 80. excellent |
| 25. audit | 53. corporation | 81. existence |
| 26. auditor | 54. credibility | 82. experience |
| 27. auxiliary | 55. deceive | 83. extravagant |
| 28. avoirdupois | 56. defalcation | 84. facsimile |

- | | | |
|--------------------|-------------------|--------------------|
| 85. February | 124. misrepresent | 163. reducible |
| 86. finally | 125. moreover | 164. reimburse |
| 87. financier | 126. mortgage | 165. remitter |
| 88. folio | 127. necessary | 166. reservoir |
| 89. forfeit | 128. noticeable | 167. scrutinize |
| 90. forgery | 129. occasion | 168. separate |
| 91. formerly | 130. occasionally | 169. serviceable |
| 92. forty | 131. occur | 170. signature |
| 93. grammar | 132. occurred | 171. similar |
| 94. hammock | 133. offer | 172. solvent |
| 95. handkerchief | 134. omission | 173. specially |
| 96. harbor | 135. omit | 174. specification |
| 97. height | 136. oneself | 175. specimen |
| 98. hundredth | 137. opportunity | 176. speculator |
| 99. impossible | 138. original | 177. speech |
| 100. improbable | 139. parallel | 178. stationary |
| 101. indemnity | 140. permissible | 179. stationery |
| 102. independent | 141. possess | 180. stereotype |
| 103. indispensable | 142. possession | 181. succeed |
| 104. insistence | 143. precede | 182. syndicate |
| 105. insolvency | 144. preference | 183. technical |
| 106. intelligible | 145. preferred | 184. tenant |
| 107. invoice | 146. preliminary | 185. tenement |
| 108. judgment | 147. preparation | 186. their |
| 109. laid | 148. prescription | 187. therefore |
| 110. later | 149. privilege | 188. thousandth |
| 111. latter | 150. proceed | 189. together |
| 112. lease | 151. profession | 190. too |
| 113. ledger | 152. proficient | 191. totally |
| 114. legacy | 153. prohibitory | 192. traceable |
| 115. legal | 154. purchasable | 193. transfer |
| 116. limitation | 155. quarterly | 194. transferred |
| 117. liquidate | 156. quotation | 195. truly |
| 118. maintenance | 157. quotient | 196. twelfth |
| 119. maritime | 158. really | 197. until |
| 120. merchandise | 159. recede | 198. vicissitude |
| 121. merger | 160. receivable | 199. wholesale |
| 122. metric | 161. receive | 200. writer |
| 123. messenger | 162. recommend | 201. writing |

EXERCISE 98

From the list of words defined in Appendix D select and write any that you cannot readily spell. Be prepared to dictate your list to the class.

EXERCISE 99

Make a list of the words in Chapter I that you consider especially difficult to spell. The teacher may use the lists prepared by the students as the basis of a spelling exercise for the class.

EXERCISE 100

Write the names of the following groups, giving attention to capitalization :

1. The days of the week.
2. The months of the year.
3. The four seasons.
4. The public holidays in your state.
5. The first fifteen ordinal numbers (first, second, etc.).
6. Every tenth number to one hundred (ten, twenty, etc.).

EXERCISE 101

Be prepared to write from dictation any of the abbreviations in Exercise 102. Select any ten and give instances in which the abbreviated forms of the words are correctly used.

EXERCISE 102

Select from the following list of abbreviations those which you consider in common use. Write sentences illustrating their use.

A. = America ; American

A₁ = first class

Acct. or acct. = account

Acct. Cur. = account current

Acct. Sales = account of sales

Adv. or adv. = advertisement

Ad val. = ad valorem (according to value)

Agt. = agent

A.M. or a.m. = before noon

Amt. or amt. = amount

App. = appendix

Asst. = assistant

Atty. = attorney

Av. or Ave. = avenue

bal. = balance

bbl. = barrel, barrels
 bdl. = bundle, bundles
 Bk. = bank
 B/L. = bill of lading
 Bldg. = building
 bu. = bushel, bushels
 b.p. = bills payable
 b.r. = bills receivable
 bx. = box, boxes
 ¢ = cent, cents
 Co. = company; county
 C.O.D. = collect on delivery
 Coll. = collection; collector
 Cr. = credit; creditor
 cwt. = hundredweight
 Dept. = department
 do. = the same
 doz. = dozen
 Dr. = debtor; doctor
 E. & O.E. = Errors and omissions
 excepted
 e.g. = for example
 Esq. = Esquire
 etc. or &c. = and so forth
 Exc. = exchange
 f.o.b. or F.O.B. = free on board
 Fol. = folio or page
 ft. = foot, feet
 gal. = gallon, gallons
 gro. = gross
 hhd. = hogshead, hogsheads
 hund. = hundred
 i.e. = that is
 Ins. = insurance
 inst. = instant; the present month
 Int. = interest
 Inv. = invoice
 Jr. = junior
 kg. = keg
 lb. = pound, pounds
 Mdse. = merchandise
 Mem. = memorandum
 Messrs. = gentlemen; sirs
 Mfg. = manufacturing
 min. = minute, minutes
 Mr. = Mister

Mrs. = Mistress
 MS. = manuscript
 N.B. = take notice
 No. or no. = number
 O.K. = all correct
 Oz. or oz. = ounce, ounces
 p. = page
 pp. = pages
 Payt. or payt. = payment
 pc. = piece
 Pd. = paid
 per = by
 Per cent or per cent = by the hundred
 pk. = peck, pecks
 pkg. = package, packages
 P.M. or P.M. = afternoon
 P.O. = post office
 pr. = pair
 Pres. = president
 prox. = proximo; of the next month
 P.S. = postscript
 Rec'd = received
 Ret'd = returned
 Rev. = reverend
 R.R. = railroad
 Ry. = railway
 Sec. = secretary
 Shipt. = shipment
 sq. ft. = square foot, square feet
 Sr. = senior
 St. = street; saint
 Str. = steamer
 Supt. = superintendent
 Treas. = treasurer
 ult. = ultimo; of the last month
 via = by way of
 viz. = namely; to wit
 vol. = volume
 vs. = against
 W/B. = way bill
 ° = degree, degrees
 Yd. or yd. = yard, yards
 Yr. or yr. = year, years
 a/c = account
 c/o = care of
 % = per cent

II

USE OF WORDS

71. Vocabulary. As no young student is likely to have a sufficient number of words at his command, he should early set about enlarging his vocabulary. This is by no means an easy task. To look up a word in the dictionary is simply a first step, he must make the word part of his actual thought; he must think about it and use it until it will come instantly at the right time.

One of the readiest means of acquiring a large vocabulary is wide and diligent reading. As has been said previously, commercial English is not an isolated field. The best words in the best literary productions are none too good for business use. One of the greatest writers of advertisements attributes his extraordinary vocabulary to his continual study of the King James version of the Bible. But while every one should read as widely as he can, the successful man must specialize; and the commercial student can comfort himself with the reflection that there are great books in his own particular field. Economics in general, banking, advertising, salesmanship, and every department of business have been treated by able writers, masters of good English, and in such books the business student may find means of increasing his vocabulary while at the same time he broadens his knowledge of his own field. The student should now begin to make a card catalogue of the books in his special line that he has read or should read.

72. The dictionary. The dictionary must be consulted when there is any doubt about the meaning of a word. Such a practice is likely to be at times irksome, but the "dictionary habit" must be acquired by any one who would increase his vocabulary. The business man should have a small dictionary always on his desk and a large one near at hand.

The following are some of the dictionaries recognized as authorities. Any one of them contains almost everything that can be brought under the head of words and their meaning.

Webster's New International Dictionary (G. & C. Merriam Company): an authority on definitions from a legal point of view; excellent on synonyms; although an exhaustive dictionary, it is also so arranged that it is very serviceable for ordinary use.

Worcester's Dictionary (J. B. Lippincott Company): remarkable for the simplicity of its definitions.

Standard Dictionary (Funk & Wagnalls Company): good on commercial and handicraft terms; excellent lists of synonyms and homonyms; illustrative material very modern.

Century Dictionary and Encyclopedia (The Century Company): exhaustive lists of terms relating to arts, trades, and professions; contains in brief almost all subjects found in the large encyclopedias.

New English Dictionary — popularly known as "Murray's Dictionary" (Oxford University Press): a magnificent compilation the last volumes of which are not published; probably too exhaustive for common use, but usually considered the final authority on dictionary matters.

Roget's Thesaurus of English Words (Longmans, Green, & Co. or Thomas Y. Crowell Company; less complete edition, Everyman's Library): a handy volume for suggesting words to express exactly a given idea.

EXERCISE 103

If you have read the text of this book to this point, you have used the words in the following list. How many of these words do you understand exactly? Use each one in a sentence.

distinct	securities	plateaus	dunning
literary	tantalize	auxiliary	approximately
adapted	intangible	coördinate	diagonal
amiable	coöperate	prospective	dubious

EXERCISE 104

Select from the preceding pages of this book and bring to class ten words, the meaning and use of which are not quite clear to you. Exchange your list for that of some other student, and try to define his words and use them in sentences.

EXERCISE 105

From the pages that you have studied in your history or from some other textbook, make a list of ten words that you do not clearly understand. Proceed with the list as in Exercise 104.

EXERCISE 106 — Oral or Written

A. Be able to define the following words, consulting, where necessary, your dictionary and Appendix D :

- | | |
|------------------|---------------------|
| 1. assets | 1. liabilities |
| 2. bills payable | 2. bills receivable |
| 3. debit | 3. credit |
| 4. debtor | 4. creditor |
| 5. gross | 5. net |
| 6. imports | 6. exports |
| 7. express | 7. freight |
| 8. bull | 8. bear |
| 9. rise | 9. fall |
| 10. brisk | 10. dull |

B. Substitute for the numbers in the following sentences a suitable word similarly numbered in the list given above :

1. (1) are the resources of a business; (1) are anything owed by a business.
2. A merchant desires always to have good (3), and does not wish to have his (1) in excess of his (1).
3. The (5) receipts for the month were \$12,000, but the (5) profit was only \$300.
4. A (4) expects to receive money; a (4) to pay money.
5. In 1914 the (6) upon which custom duties were paid in the United States amounted to more than \$1,000,000.
6. Some persons think that a country to be prosperous must have larger (6) than (6).
7. To be financially sound a firm should have available (1) in excess of its (1).
8. When business is (10), banks usually give (3) more readily than when it is (10).
9. A (8) is a speculator who believes that stocks will (9) in price.

10. A (8) is a speculator who sells stocks which he does not own.

11. He telegraphed that he must have the goods at once by (7).

12. (7) rates are lower than (7) rates, but the delivery is slower in the former case.

EXERCISE 107

In sentences of your own use the words in the list in Exercise 106. Contrast as many of the words as you can.

EXERCISE 108

In the following exercise proceed as in Exercise 106 :

A.	1. consignor	1. consignee
	2. buyer	2. seller
	3. retail	3. wholesale
	4. long	4. short
	5. due	5. outlawed
	6. premium	6. discount
	7. drawee	7. payee
	8. solvent	8. insolvent
	9. trade price	9. retail price
	10. written agreement	10. tacit agreement
	11. above par	11. below par
	12. cash	12. credit

B. 1. The account may be morally (5), but as the debtor has paid nothing on it for many years, it is (5) and cannot be collected.

2. We are (4) on Christmas goods and can give you all you need, excepting that we shall be (4) on card games until our German shipment arrives.

3. The (1) cannot consider the (1) his debtor until the common carrier has actually delivered the goods.

4. When goods are sent by freight or express the (2) is usually the (1) and the (2) is the (1).

5. A (3) merchant prefers to sell to the (3) merchant direct rather than through a jobber.

6. Some (3) merchants give a regular (6) for (12), but others prefer to give thirty days' (12).

7. When a stock is selling for 105 it is said to be selling at a (6) of 5 per cent; if it is selling at 95 it is said to be selling at a (6) of 5 per cent.

8. A promissory note is a (10) to pay money at a certain time.

9. When a (2) accepts an invoice of goods on which the terms are stated to be thirty days, there is a (10) between him and the (2) that the account must be settled in that time.

10. A (3) merchant may sell the same goods as a (3) merchant, but he sells them at a lower price.

11. A (8) business is one in which the available assets exceed the liabilities.

12. A bank is not necessarily (8) when it cannot meet a run made by panicky depositors.

13. The (7) of a bill of exchange receives money, the (7) usually pays money.

14. Private checks when sent long distances are usually accepted at banks only at a (6).

EXERCISE 109

Write original sentences illustrating the correct use of the words in the list in Exercise 108.

EXERCISE 110

A. Be ready to explain the meaning of the following terms as used in business (see Appendix D):

Ac	bearer	declare
account current	current	draw
consignment	bona fide	indorse
ad valorem	carrier	honor

B. Write sentences illustrating the use of the terms given above.

EXERCISE 111

Write a short paragraph explaining the meaning of the following terms :

collateral security

letter of credit

voucher

indemnity

open account

way bill

installment

rebate

sight draft

73. Synonyms. "Each word in the language says or implies something which no other word in the language can say or imply." As has probably been found in the preceding exercises of this chapter, it is often difficult to use a word correctly even when there are no others with which it is liable to be confused, but certain words called *synonyms* are peculiarly difficult to use because of their similarity of meaning. *Synonyms are words nearly, but not exactly, alike in meaning.* The difference in meaning between synonyms may sometimes be shown by using them successively in the same sentence. "Ask," "beg," "crave," "entreat," "implore," "petition," and "request" are synonyms. Use these synonyms in turn in the following sentence and discuss the different meanings thus given :

We * you to grant him more time.

74. A study of words. Learn to discriminate between the following words. Consult your dictionary freely.

Awkward (referring to movement); clumsy (referring to appearance of whole).

Absurd, foolish, preposterous (denoting something inconsistent with common sense). *Foolish* is the weakest expression, *preposterous* is the strongest.

Authentic (not false); genuine (not spurious). Referring to writing, a letter is *authentic* which states the truth, one is *genuine* which is written by the person who signs it. A *genuine* letter is not necessarily *authentic*.

Antiquated (out of date); antique (not modern, old-fashioned).

Adjacent (near); adjoining (actually touching).

Ample (sufficiently large); spacious (large, roomy).

Apt (denoting an habitual tendency); likely (denoting probability); liable (denoting unpleasing probability).

Beautiful (pleasing); pretty, handsome. *Pretty* is a weaker word than *handsome*, and usually applies to smaller things.

Contemptuous (showing contempt); contemptible (deserving of contempt).

Minute, particular. *Minute* includes more details than *particular* does.

Celebrated (widely honored); distinguished (standing apart so as to be conspicuous); eminent (standing above); famous (widely spoken of as extraordinary); notorious (widely known, usually in a bad sense); renowned (frequently noted for some particular deed).

EXERCISE 112 — Oral or Written

Substitute what seems to you to be the correct word for the asterisk in each of the following sentences. If other words among those given seem appropriate, place them in parentheses after your first choice.

awkward clumsy

1. An old-fashioned bicycle with its high wheels is (a, an) * looking machine.
2. He certainly has (a, an) * gait.
3. Although he is in appearance (a, an) * looking fellow, as a matter of fact he is not at all *, and he is the best messenger we have.

absurd foolish preposterous

4. It is * to give too great attention to details.
5. Some people are so * that they never lay up anything for a rainy day.
6. It is * to attempt to induce your patrons to do what they all consider to be *.
7. To expect parallel lines to touch is *.
8. The man who argues that advertising as a whole does not pay is upholding (a, an) * proposition.

authentic genuine

9. I am sure that this signature is not *.
10. You must not consider this report absolutely *; he never gets the exact facts.
11. Even if the letter is (a, an) * report from headquarters, I am positive that the statement is not *.

antiquated antique

12. Such methods in bookkeeping are *; we want an up-to-date system here.
13. That table is a genuine * and you should be ready to buy it at almost any price.
14. The fittings of the house are * and belong to colonial times. I would not rent it unless the place were refitted.
15. This is (a, an) * pattern very popular to-day.

ample spacious

16. This is * floor space for our display.
17. The house is in the colonial style with a * hallway and large rooms on the first floor.
18. What (a, an) * apartment!

apt likely liable

19. He is * from long training to do the right thing.
20. Be more careful of your credit sales or you are * to be a serious loser.
21. It is * to rain to-day.
22. The bank is * to refuse his paper.
23. They are * to advertise in the Sunday edition of some paper.

beautiful pretty handsome

24. What a * little doll!
25. That is a * and expensive window display.
26. She is a * woman.
27. A man might feel offended if he were told he was *; he might feel flattered if told he was *.
28. This is a * example of Turkish designing in carpets.

contemptuous contemptible

29. He is a * fellow ; a sneak always is.
 30. You need not appear so * ; the offer is worth considering.
 31. Such poor work is *.

minute particular

32. Do not be so * ; it is not necessary.
 33. Be more * in future ; we need more than a general knowledge of your work.
 34. He gave a * account of his trip, mentioning even the exact time he had spent at each station.

celebrated eminent notorious
 distinguished famous renowned

35. He is * from Maine to Texas for his reliability.
 36. He is by far the most * man in the whole club.
 37. I can hardly hope to be placed so high in popular opinion as so * a man as he.
 38. The firm is * for its failure to live up to its plain obligations.
 39. They are * as the first firm to establish old-age pensions for employees.
 40. The wonderful invention of wireless telegraphy has made Marconi *.
 41. He is easily * on account of his great height.

EXERCISE 113 — *Oral or Written*

In sentences of your own illustrate the use of the following words :

authentic terrible clumsy famous absurd awful
 spacious antique pretty minute liable very

EXERCISE 114

Be ready to define the following words. Illustrate their use by writing sentences.

extravagant universal cautious novel lazy
 wholesome healthful profuse latest fine
 preceding plausible general good less

EXERCISE 115

Examine the use of the italicized words in the following sentences. If any words seem to be wrongly used, substitute ones that seem more appropriate.

1. *Genuine* Mocha coffee is not in *general* use.
2. The *universal* opinion in the United States is that, on the whole, the results of an election must be accepted.
3. North and South have a *mutual* interest in Memorial Day.
4. He was a *profuse* provider, but wasted very little.
5. There are *less* customers here than there were at three o'clock.
6. The offices are well lighted and very *healthy*.
7. He may be *inefficient* but he is not *incapable*, for all he needs is training.
8. Everything that is *novel* is *new*, but everything that is *new* is not necessarily *novel*.
9. This is a *nice* day for the picnic.
10. The *last* in line was also the *latest* to buy a ticket.
11. I have the *last* news from the city.
12. The *last* returns will come some time to-morrow.
13. It does not seem *practicable* to build higher skyscrapers.

75. A study of words. Distinguish carefully between the meaning of the following words :

Ability (often implying that one is able to do something); capacity (implying resources, often undeveloped). One may have the *capacity* to learn German, but not the *ability* to read it.

Account (report of a single event or a group of events taken as one); narrative (a continuous story of connected events).

Alternative (choice between two only); choice (of any number).

Amount (the sum total); number (something counted); quantity (something measured). We find the *quantity* (by bushels, etc.) of potatoes in a barrel, and we count the *number* of bushels.

Assertion (usually regarding rights and privileges); statement (setting forth facts).

Balance (that which makes equal); remainder (that which is left over).

Blunder, error, mistake. An *error* is a departure from what is right; a *mistake* implies doing the wrong for the right. Spelling a name wrong is a *mistake*. A *blunder* is a serious *error* or *mistake*.

Bravery, courage. *Courage* is usually considered as more deeply seated than *bravery*, and not so effervescent. One has *courage* to face the little daily trials, but *bravery* is displayed by one who rescues a drowning man at the risk of his own life.

Business, vocation. *Business* is a word of wider application than *vocation*, but means much the same. An *avocation* calls one away from a regular *business* or a *vocation*. Baseball is the *vocation* of a professional player; it may be the *avocation* of a clerk or any man regularly employed otherwise.

Character (the real qualities of the person or self); reputation (the character of the person as he appears to others).

Competition (an endeavor by two or more to attain what can be possessed by one only); emulation (an endeavor to imitate); rivalry (keen and sometimes unfriendly competition).

Couple (two, united in some manner); pair (two, usually similar, or intended to be used together); two (twice one).

Custom (an act frequently repeated, and implying an act of the will); habit (a kind of second nature, by which an act is performed, often without thinking). In an individual *custom* may become a habit.

He has a *habit* of dropping his *h*'s.

It is a *custom* in this country to observe the thirtieth of May as a memorial day to the soldiers of the Civil War.

Decision (making up one's mind); determination (a fixed purpose); resolution (firmness of purpose).

EXERCISE 116

Substitute what seems to you to be the correct word for the asterisk in each of the following sentences. If other words among those given seem appropriate, place them in parentheses after your first choice.

ability capacity

1. He has not the * for receiving instruction in accounting.
2. Have you the * to sell goods?
3. Have you the * to become a salesman?

account report

4. He gave (a, an) * of the accident.
5. The * of the meeting will be read by the secretary.
6. The department will submit its semiannual *.

alternative choice

7. Here is your *: remain where you are on your present salary, accept a lower salary with commission, or move to the shoe department on your present salary.

8. I had this *: either to send up my card at once or wait an hour.

amount number quantity

9. What is the * of your bill?
10. There is a large * of miscellaneous goods in the lot.
11. Find out the * of spare boxes in the basement.
12. Milk bottles are counted by *; milk is measured by *.

assertion statement

13. His * was that he was not altogether to blame.
14. I admit that your * of innocence is backed up by the * of the other clerks.

balance remainder

15. The * of his account is forty-two dollars.
16. The * you mention cannot be correct, as it does not bring the account out straight.
17. I took the * of the cloth, so that there should be nothing left.

blunder error mistake

18. He made (a, an) * when he thought that the train left at three o'clock.

19. I think that you have made (a, an) * in my bill; the amount is \$5.48, not \$5.38.

20. It seems to me he made (a, an) * when he built that big house.

21. Excuse me, but I think you are wrong when you say he made (a, an) * in taking that money; he made (a, an) *.

22. You have made (a, an) *; please spell the word again.

23. I think you have made (a, an) * in using a comma there, but it is a common *.

bravery courage

24. He showed the * of his convictions.

25. Firemen have often the occasion to display great *.

26. He has the * of his convictions.

business vocation avocation

27. He makes golf his * and enjoys it after working so hard at *.

28. A business man needs a restful *, but one that does not interfere with his *.

29. Do not let your * consume so much of your interest that you have no time for (a, an) *.

character reputation

30. A homely proverb says, " * is what we are; * is what other people think we are."

31. A firm with a good * may easily have it spoiled by dishonest salesmen.

32. A man's business * should be founded on high moral *.

competition emulation rivalry

33. Elridge and Griswold entered into fierce * for the position of postmaster, but, strange to say, they remained the best of friends.

34. There was intense * between the two firms, ending in a bitter lawsuit.

35. * is a high form of praise, for it implies admiration.

36. *, like imitation, is a kind of flattery.

couple pair two

37. I sold him (a) * (of) shoes.

38. (A) * (of) andirons that are not mates are of little value.

39. He has (a) * (of) beautiful horses which he often drives tandem.

40. He showed me (a) * (of) pencils, one blue and the other red, which he used for making distinctive corrections.

custom habit

41. It is a pleasing * among Americans to exchange gifts at Christmas.

42. It is an almost universal * for a gentleman to recognize in some way the approach of a lady who is known to him. With most persons in our country this * has become a *, for one raises his hat almost unconsciously.

decision determination resolution

43. Cultivate * of character, for you will often have to choose between two possible courses.

44. A credit man must have great *, for he will be continually asked for favors which he should not grant.

45. * will often bring success, even when the * has been made to proceed by a way that is not the best.

EXERCISE 117

Be ready to define the following words. Write sentences illustrating their use :

discernment, discrimination, judgment
 lady, woman (p. 27)
 habit, practice, custom
 diligence, industry

dispatch, speed
 depot, station
 genius, talent
 haste, hurry

EXERCISE 118

In the following exercise proceed as in Exercise 117 :

requirement, requisite
 misfortune, mischance
 statue, statute, stature

recovery, restoration
 series, succession
 party, person

76. A study of words. Distinguish carefully between the meanings of the following verbs :

Accredit (to give authority or credit to); credit (to believe; to enter on the credit side, as in bookkeeping).

Affect (to act upon); effect (to bring about).

Allow (to permit or concede); guess (to form an opinion without sufficient reason); think (to ponder; to have an opinion).

Assert (to state positively, often of a right or privilege); claim (to ask as a right); declare (to state openly).

Begin, start. *Start* implies a suddenness of movement not necessarily conveyed by *begin*.

Bring (to convey to the place where the speaker is or is to be); fetch (to go and *bring* to the speaker); carry (to convey from one place to another).

Bring me that book that you are using.

Please *fetch* me the book that I left in the other room.

Calculate (to "estimate mathematically"); intend (to purpose; to have an intention).

Can (ability to do); may (possibility of doing or permission to do).

Comprehend (to grasp the meaning); understand (to know, sometimes by experience). *Understand* is a word of wider meaning than *comprehend*.

Conceal (to hide); disguise (to make appear as something else).

Depreciate (to lower the value of); deprecate (to speak against); disparage (to dishonor by means of comparison).

Discover (to find what previously existed); invent (to create).

Excuse, pardon. *Pardon* is the stronger word. We *excuse* an error and *pardon* a blunder or serious offence.

Expect (to look forward to, usually with confidence); suppose (to represent to the mind as real something that has not been verified).

Fluctuate (to move irregularly back and forth when acted upon); vacillate (of persons only, to move without any settled purpose); vary (to change); waver (to hesitate when in danger or to shrink from facing difficulty).

EXERCISE 119 — Oral or Written

In sentences of your own illustrate the use of the words given on page 99.

EXERCISE 120

1. With the help of your dictionary be ready to define the following words. Use each in a sentence.

should, would (p. 54)

learn, teach

shall, will (p. 53)

lease, hire

happen, transpire

stop, stay

repay, satisfy

expect, suppose

2. In studying the following words, distinguish between the transitive and intransitive verbs (p. 40) :

lay lie

raise rise

set sit

EXERCISE 121 — Oral

Study carefully the meaning of the italicized words in the following paragraph. Be sure that you can tell what part of speech each word is.

Unless you agree to go *without* Elridge I cannot *accept* your invitation. He is a very shrewd man, but his *reputation* is, to my way of thinking, *somewhat* tarnished, and *almost* any man *except* him would be under no *delusion* regarding his *real* standing in this town. *Most* people might think it *quite* right *among* acquaintances to overlook his faults, and I do *partly*, but *between* you and me, Elridge is an example of *the* man who is *wholly* unable to distinguish between what is *almost* right and what is entirely right in business dealings. I am *partially* inclined to like him for his pleasing personality, but he is not *reliable*. You are *really* suffering, yourself, from an *illusion* when you think you see in him a man whose company will benefit you.

EXERCISE 122

Construct sentences which will show clearly that you understand the meaning and use of the italicized words in Exercise 121.

CHAPTER V

THE FUNDAMENTAL PRINCIPLES OF COMPOSITION

77. Definition of composition. *Composition is the art of giving ideas suitable expression.* In the introductory chapter it has been shown how important it is that the business man should be able to speak and write correctly. Every time he speaks or writes he is making a composition. When a grocer has told a customer about the good qualities of a brand of coffee, or when he has written a letter ordering a carload of flour, he has produced a composition just as real as the "Gettysburg Address" or the "Psalm of Life."

78. Comparison of grammar and composition. In a preceding chapter it has been shown that the business of grammar "is to ascertain and set forth those customs of language which have the sanction of good usage." Grammar deals with the correct forms and constructions of words. For example, the first personal pronoun has several forms, "I," "me," etc., and it was shown that "I" must always be in the nominative case and "me" in the objective case. From information of this kind the student has learned why it is incorrect to use such an expression as "Who did that? Me" or "between you and I," and why it is correct to say, "Who did that? I" and "between you and me."

But the art of composition shows us that there is something further to learn in the correct use of language. A sentence may be correct from the standpoint of grammar and yet be unsatisfactory from the standpoint of composition. The sentence "I saw the *two* twins" is grammatically correct, but the science of

composition makes clear why *two* is unnecessary, its meaning being implied in *twins*. "I saw the twins" is a better way of expressing the idea.

79. Composition a practical study. What has been said previously in this chapter should make plain how very practical it is to have a ready knowledge of the principles of good composition. In business magazines you have noticed advertisements by professional letter writers who offer to write "letters that pull," "letters that get there," and the like, for business men. Such letter writers have made a close study of the art of composition as applied to business writing, and the fact that many of them earn large incomes by their profession tends to show how valuable a skillful use of practical English may become in the business world. Even if a busy merchant tells you that he has never heard of the principles of unity, coherence, and emphasis, and adds that he has no time to think of such technicalities, nevertheless, when he expresses himself well, either by talking or writing, what he says will conform to these principles whether he is conscious of the fact or not. Everything that we speak or write must conform, if it is well expressed, to the principles of good composition. This is because these principles are really natural laws, not arbitrarily drawn up by a few scholars but based on the experience of centuries. The principles or laws of composition are simply a kind of summing up of all that those who have succeeded in talking or writing well know about the art of writing or talking.

80. Kinds of composition. A composition may be a group of connected paragraphs, a single paragraph, or even one sentence. We will first consider the essential qualities of the single paragraph, although it might seem more logical to deal with the group of connected paragraphs first. The single paragraph is the smallest unit that gives sufficient scope for illustrating the great laws governing good composition. It also furnishes the beginner with a suitable exercise in writing.

THE PARAGRAPH

81. Definition of a paragraph. *A paragraph is a group of related sentences all bearing upon one central thought.* Not only must every sentence refer to the same topic, each must also aid in the development of this topic. Examples of good paragraphs are given on pages 111 and 113. The following sentences, although they all treat in some way the subject of cotton, do not combine to form any particular idea :

William Hunter shipped more *cotton* from New Orleans in 1876 than did any other broker. The value of *cotton* to the South was greatly increased by the invention of the cotton gin. *Cotton* has become one of the staple products of Egypt. The United States exports large quantities of manufactured *cotton* to the Philippine Islands. Pure *cotton* is rarely manufactured into cloth. Lancashire suffered severely during the Civil War, owing to the scarcity of *cotton*.

The disconnected sentences given above may be compared with those in the following paragraph. Notice how every sentence given below helps to develop the central idea — that the growth of cotton depends on climate.

Cotton is regarded as a tropical growth, but the most important production is in subtropical regions intermediate between the more heated and the temperate zones. It requires about six months without frost to mature its fruit, and this places a latitude limit, which, however, is very variable. Nearly all the cotton is raised between 40 degrees north latitude and 20 degrees south latitude. In the longitude of Europe it extends from the region about the Mediterranean to the Cape of Good Hope. In the Orient it reaches from Japan to northern Australia. In the western hemisphere we may place its limit in Virginia on the north and at Buenos Aires on the south. It requires a moderate amount of moisture during the months of germination and growth, and needs abundant sunshine during the stages of maturity and ripening. — BRIGHAM, "Commercial Geography"

82. Indentation of a paragraph. The first line of a paragraph is indented; that is, it begins somewhat farther to the right than the other lines. The correct space required in an indentation of a letter will be discussed later (p. 167).

EXERCISE 123

Write a paragraph of six or more sentences suggested by the subject "cotton." Be prepared to show that your theme conforms to the definition of a paragraph given on page 103.

83. Length of a paragraph. The paragraph, like the sentence, has no specified length. The detail with which a topic is treated, the class of readers for whom the discussion is intended, the personal opinion of the writer as to what should or should not go into a certain paragraph, and various other circumstances combine to determine how long the paragraph shall be.

EXERCISE 124

The paragraphs given below treat of bookkeeping. Write an exact topic sentence for each, and see if you can tell why the second paragraph is so much longer than the first.

Bookkeeping is the art of making a systematic record of business transactions, enabling the proprietor to ascertain the conditions of his business. There are two methods of bookkeeping, double entry and single entry. In double entry, accounts are kept not only with persons but with all sources that affect the results or the condition of the business. In single entry, accounts are kept, usually, with persons only. — Adapted from Miner's "Bookkeeping"

Goethe called double-entry bookkeeping one of the most beautiful discoveries of the human mind. It is also one of the best means for the education of the pupil. Through an unbroken course of business of weeks and months the pupil must carry on his work with the greatest diligence and the most minute accuracy if he hopes to secure correct results. A single bit of carelessness places the success of the whole work

in question. Instruction in bookkeeping leads, therefore, to earnest reflection and care, and, what is more important, the pupil himself experiences how fatally a single error brings its own punishment. At the end the facts must agree, and the worker must often seek for a long time before he discovers his own mistake. This training leads to a careful foresight which is so difficult for the youth and is still so necessary for the man. Finally, when all the different books taken together agree to a penny, what a satisfaction does the pupil feel over his work! His self-consciousness is heightened and a joy of creation comes over him, not known before. His purpose to do something correctly is strengthened and his sense of economy, accuracy, and order is developed. Out of such simple elements is formed the character of man, and bookkeeping has contributed an element to character-building that the young men of our time especially need. — RAYDT

EXERCISE 125

Write what you consider a *long* paragraph on any phase of bookkeeping. If you find this subject unsatisfactory, choose some other suggested by your school work. Compare the length of your theme with that of some other member of the class to see if you agree as to what constitutes a long paragraph.

We see that paragraphs, even on the same topic, may differ greatly in length; but though we are accustomed to speaking of long and short paragraphs, the terms "long" and "short" admit of no very exact definition. Hanson, in his "Elementary Composition," says, "A paragraph of a hundred words is short, one of two hundred and fifty words is not very long." This distinction will serve the student for practical purposes, as the tendency of the beginner is to write little, scrappy paragraphs each of which contains scarcely more than a sentence or two.

If you wish to form a good general idea of what is a long and what is a short paragraph, examine the paragraphing of several pages of some such master of style as Macaulay. You will probably find that what appear on his pages as short paragraphs

are fully as long as the longest paragraphs that most students are accustomed to write. You should also study the paragraphing of business correspondence. Begin by examining the letters given in this book.

On the whole, the tendency to-day, in the business world at least, is toward the short paragraph. This tendency may be justified for two reasons: first, because short paragraphs break up the solid appearance of a written or printed page, rendering it less monotonous to the eye; second, because they tend to prevent the reader from losing himself in involved ideas.

Some business men have such faith in the efficacy of the short paragraph that they try to enforce absolutely the rule, "A separate paragraph for every idea." Such a tendency carried to extremes has manifest disadvantages; it may lead to the separation of topics that would naturally be combined and even to the habit of writing one-sentence paragraphs.

The following selection, adapted from an advertisement of a well-known pencil pointer, will show the extreme use of short paragraphs:

The — is the only really practical pencil pointer made.

It is the only machine made with twin milling cutters.

It has a spirally disposed cutting edge fifty-seven inches long, with the wear evenly distributed.

It never breaks the lead, and it prevents any waste of pencils, for a pencil is fed only until properly pointed and then the machine automatically stops.

The — is absolutely clean. The shavings and powdered lead dust drop into a transparent receptacle. This prevents soiled hands and infection from poisonous lead dust.

It is the quickest pointer known. It will take any size of pencil without adjustment and five turns of the handle will sharpen any new pencil. After a pencil has been sharpened once, one turn of the handle will resharpen it.

The brevity of the paragraphs in the selection given above is supposed to make clear each separate idea. At the same time,

it would seem that the continuity of the thought as a whole is injured. In the following paragraph the same ideas are clearly and compactly expressed and are also given a close relation that seems lacking in the short paragraphs :

The — is the only really practical pencil pointer made. It is the only machine which has twin milling cutters, and which also has a spirally disposed cutting edge, 57 inches long, with the wear evenly distributed. As a result, it never breaks a lead and it never wastes pencils, for the pencil is fed only until properly pointed. Then the machine automatically stops cutting. The — is absolutely clean, for the shavings and powdered lead dust drop into a transparent receptacle. This prevents soiled hands and infection from poisonous lead dust working into cut fingers. Finally, it is the quickest pointer known. It will take any size pencil without adjustment, and five turns of the handle will sharpen any new pencil. After a pencil has been sharpened once, one turn of the handle will resharpen it.

In the following advertisement the writer has compactly placed his idea in one paragraph. He may have lost something in the typographical appearance of his statement, but he has certainly gained much in continuity.

Here is a machine which automatically — in a few minutes — accomplishes work which would require the services of several clerks over a period of several hours. It seals, stamps, and counts 15,000 envelopes per hour, or it seals without stamping, or stamps without sealing. The point is, this machine — the Mail-om-eter — will save your employees an immense amount of profitless detail work — it will save *you* actual money in wages, besides insuring positive accuracy in the sealing and stamping of your letters. It will enable you to get mail out to large lists *quickly* — without delay. It will furnish an accurate machine check upon your postage account, the stamps being locked in a case and automatically recorded as they pass upon the envelopes.

EXERCISE 126

Try to divide the last paragraph on page 107 into two shorter paragraphs. Has your division added or taken away anything from the effectiveness of the advertisement?

84. Unity. *Unity is that principle of composition which requires that each sentence in a paragraph shall assist in developing the central thought.* If the student will glance back at the definition given of a paragraph, he will see that very little alteration will make that definition serve as one of unity. This shows how fundamental this quality is in a well-constructed paragraph.

85. The topic sentence. One of the readiest tests for unity in a paragraph is an attempt to sum up its contents in a phrase or sentence. If this cannot be done successfully, there is some thought in the paragraph that has no business there and that should be left out. Perhaps the reader has wandered on from idea to idea until he has lost sight of his main topic, or perhaps he has become so interested in a subtopic that he has forgotten what he originally intended to discuss. If a writer states in his first sentence what his paragraph is to deal with, he is likely to keep pretty close to his original topic. He has also at the start helped to make clear to the reader what he is going to say.

A topic sentence is one that sums up the ideas in a paragraph. The topic sentence may be of great assistance in helping the writer to construct and the reader to understand a paragraph. But you are not to suppose that the first sentence of every well-written paragraph must be a summary of its contents. Often a phrase or even one word, such as would serve for a title, is sufficient to give the clue.

The main thing to remember is that before attempting to write a paragraph you should have a clear, if only a general, idea of what you intend to put in it. This may seem impossible, for very little experience in actual writing will probably prove that you do not have a very clear idea of what you intend

to write until it is written. Thoughts begin to flow when you seize a pen, and often the best ideas come on the spur of the moment. But this only goes to show how necessary it is to have a well-defined topic in mind, expressed in definite words, to indicate the direction in which lies the goal for which you originally started.

It is well also to remember that a reader can follow your meaning much more readily if you first give him a plain indication of the trend of a paragraph. His mind is likely to follow the first suggestion, and unless you are careful he may catch at the wrong idea as the important one. If he starts on the wrong path at the very beginning, he is likely to have difficulty in reaching the desired goal. Do not forget that a reader's mind is full of ideas ready to flare up at the slightest suggestion. You have a certain idea you wish him to see. Keep it before his attention.

The practical application of unity to business writing, particularly to letters, will be shown later.

In the following letter the first sentence indicates the contents of the paragraph. Of course it does not mention definitely everything that follows, but a careful reading of the letter will show that the first sentence is an excellent introduction and prepares the way for the ideas that come later. You may test the unity of a paragraph by trying to express its general meaning in one sentence.

I am much obliged to you for your letter of June 23 regarding your brother's timely interest in the English edition of our music readers. I will surely call on him if he is in London at the time of my visit, and I have no doubt that he can help me in this matter. It is evident that he is a good judge of what the public schools need in music, and it is apparent that his judgment has weight with the school authorities. We are asking for nothing but a fair decision, and I feel that he can help us to get it.

EXERCISE 127

Write a paragraph, using one of the following sentences as your topic :

1. The United States mines more coal than any other country.
2. The Panama Canal impresses one simply by its size.
3. The * typewriter (fountain pen, bicycle, eraser, pencil) has * good points that distinguish it from all others.
4. We are not accustomed to seeing gold money in common circulation.
5. The distinction between work and play is not always easy.
6. I must tell you about one incident that happened during my vacation.

EXERCISE 128

Write a paragraph on the subject that interests you most in the following list :

1. Collecting stamps.
2. Wireless telegraphy.
3. Commercial value of hand sewing.
4. The value of good penmanship.
5. Benefits of play.
6. The best month for a vacation.
7. The position I am qualified to fill.
8. Why I read a newspaper.
9. Why I do not read a newspaper.

86. Coherence. We have seen that all the sentences in a paragraph must assist in developing one topic or central idea. Unity alone, however, is not sufficient, for the sentences must be arranged so that the reader's mind will pass readily from one idea to the next. In other words, each sentence must be closely related to the one that follows it, and the whole group of sentences must be so arranged that the reader will be able to grasp easily the meaning of the paragraph as a logical whole. Such a paragraph is said to have coherence.

87. Definition of coherence. *Coherence is that principle of composition which requires that the sentences in a paragraph must be arranged in a natural or logical order.* In other words, coherence concerns itself with the arrangement of ideas.

EXERCISE 129 — *Oral and Written*

The following paragraph is coherent. Read it aloud and notice how easy it is to grasp the meaning. See if you can change the present arrangement of the sentences without destroying the clearness and continuity of the ideas.

In the cities and large towns, and on the great plantations at the South, there was a good deal of luxury. The rich lived in stately mansions, furnished with solid oak and mahogany imported from England. Their tables shone with silver plate, and sparkled with costly wines. They owned their servants instead of hiring them. Gentlemen, when in full-dress, wore cocked hats, lace ruffles at their wrists, knee breeches, white silk stockings, and shoes with silver buckles. They kept their hair long, powdered it white, and tied it back in a twist or queue with a black silk ribbon. . . . In general, life moved in a dignified and stately way: there was no hurrying to catch trains, no flashing of telegrams from one end of the country to the other, no newsboys shouting daily papers, no instantaneous photographs, no pushing and hustling in overcrowded streets. Business, too, moved along like other things, in a leisurely manner. The merchant was not kept continually alert by the continuous ringing of his telephone, by telegrams from all quarters of the globe, and by hourly deliveries of mail. The New York business man who got his letters from Philadelphia once a week could consider himself fortunate, and when the common charge for one letter was twenty-five cents, few letters were written that were not absolutely necessary.—Adapted from Montgomery's "Leading Facts of American History"

88. Coherence by arrangement. As coherence deals with the arrangement of ideas, it is best secured by clear thinking on the part of the writer. Psychologists can show you that all

the ideas in your mind are in some way related. You are continually getting hints of the truth of this statement when your mind "wanders." In fact, it is difficult for any one to follow a direct line of thought. You may be thinking about going to bed and in a moment or two find yourself thinking about the north pole. You must have often noticed how the most extraordinary and unexpected ideas will present themselves when you are trying to study hard.

Evidently it is not sufficient that in a paragraph the second sentence is related to the first, and the third sentence to the second. The third must be connected also with the first by means of their common relation to the main topic.

There are many methods according to which ideas may be arranged. Sometimes coherence is secured by narrating events simply in the order of their occurrence. This may be called the time order. Another way is to arrange the ideas according to the *position* of the things spoken of. This may be called the space order. Many descriptions are arranged largely according to space order. For example, the description of a building might begin with the site, pass next to the exterior, and then, dealing with the interior floor by floor, proceed until the description is complete.

It might happen, however, that the person describing a building would prefer to give first an estimate of the total cost of the building. Then he might choose to speak of the number of persons that it would accommodate, and, proceeding in a similar manner, he might arrange his topics in what he considered the order of their importance.

Thus we see that there is no hard and fast rule by which ideas can be arranged coherently. One paragraph may, and usually does, embody several methods for rendering it coherent.

In the following paragraph the first two sentences are arranged in time order, the third is a contrast to the second, and the fourth contains a statement based on the three preceding sentences :

In 1878 Merton entered Brunswick College and graduated four years later with honorable mention for his proficiency in German. He then went to Germany for five years, remaining most of the time in Berlin where, with the assistance of a tutor, he devoted himself to his favorite language. Unlike most graduate students abroad, he displayed no interest in the great German universities and gave little attention to the great national life about him, but devoted his energies solely to acquiring such a knowledge of German as is obtained from textbooks and libraries. Thus, at the age of twenty-eight, while he was a proficient German scholar, he knew little of the modern German Empire and its atmosphere of industrialism.

The sentences in the following paragraph are arranged in a time order :

When Europe began to wake from the dark centuries that followed the fall of the Roman Empire, Italy took the lead not only in the renaissance of art and learning, but also in commerce. The Bank of Venice is supposed to have been founded in 1157. In the fourteenth century the Florentines forged ahead, and the Bank of the Medici became the financial center of what little financial intercourse and commerce then existed between the principal nations. In 1401 a bank was founded at Barcelona, and in 1407 the Republic of Genoa, being embarrassed by a multitude of loans, consolidated them into a "mountain" (*monte*) and made this heap of debt the capital of a bank which was placed under the management of eight directors elected by the holders of the debt or stock. Various cities and territories belonging to Genoa were made over to the bank as security for the debt. The fame and success of the Italian banks led to the foundation of small lending houses in other countries by Lombard merchants. A number settled in London, and gave their name to Lombard Street. — HIRST, "The Stock Exchange"

The ideas in the following paragraph are arranged in what may be called simply a logical order. Any good order would be logical, for, as in this paragraph, each sentence is fittingly placed from the point of view both of what precedes and what follows it.

A Boston retailer who closely follows the sales sheet for rainy days uses bad weather to sell his low-priced rubbers. He has large cases which are divided into compartments so that they resemble the letter rack in a big hotel. Small stocks of rubbers are sorted into sizes by the compartments and the cases placed near the doorways on rainy days. The convenient arrangement into size compartments enables the salesmen to fit customers quickly. Clerks from the shoe department take charge of the cases and usually turn in satisfactory sales books.

EXERCISE 130

The following group of sentences is not arranged so as to give continuity of thought. Arrange them in a coherent paragraph, selecting a suitable topic sentence for the beginning.

A professor of law was giving a lecture to third-year students when in the midst of the lecture two students began quarreling. This incident serves to show how difficult it is for even trained and intelligent men to give an absolutely accurate account of what they see and hear. The quarrel had been prearranged and thoroughly rehearsed beforehand so that the professor in charge had a record of every word spoken and of every act. Their voices rose in altercation and they finally came to blows. It was necessary finally to eject them from the classroom. In this case the absolute truth was known. These sheets of written evidence were collected and tabulations made of their accuracy. This brought a remarkable condition to light. The situation was so important that the professor had each student write down immediately what he had seen and heard. A majority of these men who were being trained for the law were unable to give accurate evidence of what they had seen and heard. — Adapted

89. Coherence by connectives. It has been shown how proper arrangement gives coherency to ideas. The best writers rely largely on this method for securing coherence, but the English language is filled with words especially designed to aid in giving relation to ideas. Such words are the conjunctions "and," "but" "or"; the pronouns "who," "which," "that," "what"; the

conjunctive adverbs "if," "though," "nevertheless," "for," "because," etc.; and such expressions as "on the other hand," "in conclusion," "under such circumstances," "in view of these facts," etc.

A paragraph may be compared to a stone wall which may be made solid by following two principles — by placing together such stones as fit well together and by filling up the crevices with mortar. The sentences in a paragraph should be arranged as the stones in the wall are. Those sentences should come together that best fit into each other, and, where necessary, connective words and phrases may be used to strengthen the connection. But, at best, connectives are only a last resort. In most well-constructed paragraphs the thoughts are so intimately related (dovetailed) that connectives become superfluous.

90. Summary. Coherence in a paragraph is secured by arrangement of the sentences and the use of connectives.

The paragraph given below illustrates the value of connectives in producing coherence. Notice how the italicized words serve to join the sentences together.

As our Automobile School is the largest, best equipped, and most reliable one in the country it is the one for you to enter. *This* statement seems to us to be justified, because in everything pertaining to automobiles we can to-day give unlimited practical instruction. Our opportunity to perfect our system of *practical instruction* came when we were able recently to arrange with a prominent Detroit firm to build and sell pleasure cars for them. *In addition to these pleasure cars*, we are *also* building commercial cars. *As a result*, our students now get the actual experience in assembling, block testing, and road testing, as well as the experience in the garage and repair shop. *In view of all these facts*, we feel justified in claiming that ours is the only school in the country that gives the student such a variety of actual experiences. We ask you to investigate *our claim* and compare the training we can give you with that offered by any other school. We believe that *such a* comparison will prove that our school is the best.

EXERCISE 131

Copy from one of your textbooks, or clip from a magazine or newspaper, a coherent paragraph. Underline all words and phrases that help to give your selection coherence and be ready to show that the sentences are well arranged.

EXERCISE 132

Write a paragraph on a subject of your own choosing. Read it over carefully and see if you can use additional words or phrases that will make the relation of the sentences more apparent. Rewrite the paragraph and bring both themes to class.

91. Emphasis. So far, under unity and coherence, the choice and arrangement of the material in a paragraph have been considered. A third consideration, particularly important in many kinds of business writing, is the forcibleness of what is written. For instance, in an advertisement, a selling letter, or a letter of application, it is not enough to choose the right ideas. One must be sure to express those ideas so that they make an impression on the reader. If you wish your reader "to sit up and take notice," give your statements suitable emphasis.

92. Definition of emphasis. *Emphasis is that quality of composition which requires that the ideas in a paragraph must be stated in a manner as forcible as is appropriate.*

93. Emphasis by proportion. Sometimes a merchant who wishes to call attention to his business will put up as his sign a huge boat, a watch, a cigar, or whatever he thinks suitable. By making his sign large he hopes to call special attention to it. Again, if he is having an unusual sale, he may take an unusually large amount of advertising space in the papers.

Thus we see that mere space may, at times, serve to indicate importance, and this is true in the paragraph as elsewhere. Each idea should be given space proportionate to its importance. This does not mean that the more you say about anything the

more likely you are to impress your reader. It means that the idea to which you give comparatively the most space is likely to receive from your reader the most attention ; that is, the attention which a reader gives to an idea will probably be *in proportion* to the comparative space that the writer thinks it worth.

It is sometimes thought that emphasis by proportion applies particularly to connected paragraphs, but it needs careful consideration in the single paragraph. Here you have comparatively few sentences and you must make each tell. In fact, proportion is bound up with that most important quality, unity. The moment a subordinate topic receives too much attention it is liable to crowd out the main topic from the reader's notice and, at the same time, make other subordinate topics seem less important than they really are.

EXERCISE 133 — Oral

The paragraph given below has emphasis through proportion. Try to estimate the general effect on the reader, if the writer had given three or four more sentences describing the personal appearance of the workman when first applying for the position.

The following incident illustrates at least one condition brought about by modern industrial combinations. A man in the prime of life, a skilled mechanic, went into a machine shop to apply for a position. Going to one of those in charge, he inquired if they needed men and was informed they did. At the same time, he was assured that he did not have a chance to secure employment, as his gray hair indicated that his usefulness was in a measure impaired. However, he was one of those men who can readily adapt themselves to any condition, and realizing that he could not get employment on account of his gray hair, he went to a barber shop, had his hair trimmed and afterward dyed black. He then returned to the very same machine shop and secured employment. He is to-day giving useful service in the employ of one of the large industrial corporations and bids fair to continue doing so for many more years. — Adapted

94. Emphasis by position. A second method by which you may give emphasis to an idea is by placing it in an important position. Such positions in any composition are the beginning and ending. You can now see additional reason why the topic sentence should come at the first of a paragraph and why it is often wise to repeat it in some form at the last. Any idea, however, that requires emphasis and which makes a good ending may come at the close.

95. Emphasis by climax. A third method by which you may secure emphasis in a paragraph is by arranging it so as to produce a climax. A climax is produced by beginning with the least important idea, following this by ideas more important, and thus ascending to the most important idea of all.

Paragraphs that furnish perfect examples of climax are rare, but the principle involved — leading up by stages to the most important idea — is in common use. The following illustration, taken from an advertisement, shows in a practical manner how this form of emphasis may be used. Notice how the writer makes plain that each succeeding qualification is more important than what goes before, until, finally, with the expression "above all" he introduces his most important requirement.

The man we are seeking must have had experience. He must also be a worker. There is a good, big salary connected with this position, — and something more after that, — but it will have to be earned. The man we want must have tact — and tact with us means much: it means ability to read character, it means self-control, it means readiness to command a difficult situation. But more than this, the applicant must be able and ready to prove that our goods are a necessity to the trade — any one can sell goods for which a customer is already crying. Above all, the man for this position must have imagination and solid character, for in our business only such qualities can bring results.

96. Summary. Emphasis is aided by

1. Giving each idea the space proportioned to its importance.

2. Placing important ideas in important positions ; that is, at the beginning and ending of the composition.

3. By using the principle of the climax ; that is, by arranging ideas in the order of their importance, having the most important idea come last.

EXERCISE 134

Select from your reading three paragraphs that illustrate the three different methods of securing emphasis.

EXERCISE 135 — Oral

Show that the paragraphs indicated below contain the principles of emphasis. If you think that any of the paragraphs might properly be made more emphatic, be ready to show how you propose to do it.

The last selection on page 103.

The last selection on page 104.

The first selection on page 113.

The selection on page 115.

EXERCISE 136

Write a paragraph on one of the following subjects and be ready to show that your theme has the quality of emphasis :

1. My favorite study.
2. The disgrace of incorrect spelling.
3. Learning to cook.
4. Kite flying.
5. The best sewing machine.
6. Good taste in clothes.
7. Why every one should learn to swim.
8. The most interesting book I have read.

EXERCISE 137

Write a paragraph giving what you consider to be the benefits derived from a course in business English. If you can do so naturally, use the climax form.

97. Summary. A paragraph is a group of sentences which develop one central topic and which are arranged in a suitable manner.

Three qualities are essential in a well-constructed paragraph : unity, coherence, and emphasis. Unity deals with the *choice* of ideas ; coherence controls the *arrangement* of sentences ; and emphasis places important ideas in *prominent positions* and gives *proportion* to the paragraph as a whole.

THE SENTENCE

A sentence, as well as a paragraph or connected paragraphs, has been spoken of as a composition. It follows that a sentence requires the essential qualities of any composition ; that is, it must have unity, coherence, and emphasis. From what has been said previously of these three qualities, you should be able to understand their meaning with reference to a sentence.

EXERCISE 138 — Oral or Written

Define, orally or in writing, unity, coherence, and emphasis as applied to the sentence.

98. Unity in the sentence. A sentence should contain only one leading idea.

As *a simple sentence contains only one statement*, its unity is involved in its form.

I am in receipt of your letter.

A complex sentence has only one main statement, which is the independent clause. The subordinate statements are expressed in the dependent clauses. It follows from the form of a complex sentence that it is a natural unit.

*I will give immediate attention to the accounts*¹ which you have mentioned in your letter.

¹ The italicized words are the independent clause and contain the main idea.

99. The run-on sentence. A common error in the construction of complex sentences is to have so many subordinate clauses that the force of the main statement is weakened or destroyed. This error is sometimes called the "run-on" sentence. The following is an example :

We have your telegram of March 30, which instructs us to purchase for your account 25 First National Copper, which we have filled to-day at 105 $\frac{3}{4}$.

There are several ways in which this statement may be improved. It may be divided into two separate sentences or one of the dependent clauses may be reduced to a phrase. The following sentences will illustrate these methods :

We have your telegram of March 20, which instructs us to purchase for your account 25 First National Copper. We have to-day filled your order at 105 $\frac{3}{4}$.

We have your telegram of March 20, instructing us to purchase for your account 25 First National Copper, which order we have to-day filled at 105 $\frac{3}{4}$.

100. The main idea. *A compound sentence contains at least two independent clauses, and it may contain several.* These clauses are grammatically equal in value, but they are all subordinate to some leading idea implied in the whole sentence.

We acknowledge with thanks your remittance of January 6, and we now return your December bill, which we have receipted after deducting for waist, gloves, and account rendered of .75 cents.

The leading idea that is implied in the preceding sentence is that the firm wishes to state that the customer's account is settled to date.

The unity of a complex sentence is more easily maintained than that of a compound sentence. Often a compound sentence that lacks unity may be improved by being thrown into the form of a complex sentence. The ideas in the clauses of the

following compound sentence are not of equal value and do not bear on a leading idea common to both :

The Biflex Binder is growing rapidly in popularity in the schools, and it is simple in construction, easy to manipulate, attractively and strongly bound.

The sentence is better expressed as follows :

The Biflex Binder is growing rapidly in popularity in the schools, because it is simple in construction, easy to manipulate, and attractively and strongly bound.

101. The point of view. The point of view has particular bearing on the unity of a sentence, and we shall see later that it also affects its coherence. This expression "point of view" applies not only to seeing with the physical eye but to mental attitudes as well. For example, a sentence which is partly in the active voice and partly in the passive voice is liable to have two points of view. The following sentence will serve as an illustration :

As America was discovered by Columbus, he should have had the honor of giving this continent his name.

Here the reader's attention is directed in the beginning to *America* as the subject of the first clause and then turned to *Columbus* as the subject of the second clause. Throughout the whole statement *Columbus* should occupy the reader's attention, as in the following sentence :

As Columbus discovered America, he should have had the honor of giving this continent his name.

Some authorities call the error illustrated in the preceding paragraph the "shifting construction"; others say a sentence containing such a fault lacks "uniform construction." But no matter by what name they call it, all agree that it is a fault against which the young writer must carefully guard. He must avoid everything that tends to give his sentence more than one prominent idea or that is liable to turn the reader's attention from the main idea.

In particular avoid

1. Unnecessary changes from one voice to another, as from the active to the passive voice.
2. Unnecessary changes from one subject (nominative) to another.
3. Different constructions in the same sentence expressing similar thoughts—as a phrase and a clause expressing co-ordinate ideas.

The following sentences illustrate such errors as have been mentioned above and show how they may be corrected :

1. The store was originally built by Johnson and he continued to add to it as the business grew.

Johnson originally built the store and continued to add to it as the business grew.

2. In winter the clerks suffer from cold drafts and in summer the heat is suffocating.

In winter the clerks suffer from cold drafts and in summer they suffocate with the heat.

3. The merchants seem prosperous and to be ready to take advantage of new ideas.

The merchants seem prosperous and ready to take advantage of new ideas.

EXERCISE 139

Point out the errors in the following sentences and rewrite them :

1. As effective shorthand was really invented by Pitman, he deserves the honor of giving his name to this system of writing.

2. I wish every one would attend to their own affairs.

3. The patrons heard the rumor and gradually the conclusion was reached that the bank was insolvent.

4. By January the buyers have practically completed arrangements for next year's Christmas and only a few chance orders are given for unexpected novelties.

5. Coming down the street, a large stone building is seen facing you.

102. Parenthetical expressions. Like those faulty constructions that give more than one point of view, parenthetical expressions are objectionable because they tend to injure the *oneness* of thought that should characterize a sentence. The tendency to-day is to avoid their use. Any expression thrown into the midst of an idea of which it is not really a part tends to distract the reader's attention. One of the strongest arguments against parenthetical expressions is that they tend to destroy the unity of a sentence. Later, it will be shown how they are liable to be equally injurious to coherence.

NOTE. A parenthetical expression is not necessarily inclosed by parentheses. It may be set off as well by commas or by dashes.

EXERCISE 140 — Oral

Examine the following sentences and note the general effect of parenthetical expressions. Point out those that you think should be omitted and give your reasons for such omissions.

1. In the old days we, like every other magazine publisher, hired our printing done, but now we have our own print shop (see the cut on the front page), modern, up-to-date, and well equipped.

2. He is a member of the Massachusetts State Committee on Business, a committee appointed by the State Board of Education, and he has served on the Board of Education itself.

3. But now I have a new proposition in Moose Jaw, Saskatchewan, — population 28,000, — and as I am already working hard as possible, I must have a man to handle this new undertaking.

4. Perhaps the most interesting facts presented refer to the old superstition, for it is a superstition, that the first scholar in the college class is unlikely to succeed in business or in anything else in after life.

5. The natural, bright finish may be brought to a beautiful flat finish by rubbing (48 hours after the last coat) with a piece of felt, powdered pumice, and water.

EXERCISE 141

Show in what respect the following sentences lack unity. Rewrite and improve them.

1. Your trial order is respectfully solicited and we invite you to call whether you are ready to place an order or not, as it will give us an opportunity to demonstrate our ability to satisfy you in every way, which we are anxious to do.

2. Thanking you for past patronage, and soliciting a continuance of the same, and we shall be very thankful to have you pass this circular to your friends, we remain yours respectfully, Henry Green & Co.

3. We have deposit boxes of various sizes, which can be had at a small rental for the safe-keeping of securities and valuables, and we allow interest at the rate of 2 per cent per annum on all accounts of \$500 and over, which are also subject to check.

4. A statement of your account will be mailed promptly the last of each month with canceled checks, and currency can be sent by registered letter.

5. I regret exceedingly to inform you that the supply of our "Summer Resorts" pamphlet is exhausted, but in the meantime if there is anything you would specially like to know about any place reached by our line I shall be glad to assist you, and hope that I shall be able to help you to find what you want.

6. The store is on Broad Street and is the largest in town.

7. The subscription price is one dollar a year, and I trust that you will be interested to the extent of filling in the inclosed blank which will bring to your desk the only independent publication in the city.

8. We invite your attention to one of our most recent publications translated from the Russian of Tolstoy whose graphic descriptions of peasant life makes the reader feel that he is living in the scenes which are described in a manner that has never been before equaled.

9. Your attention is respectfully invited to the inclosed list of rural delivery maps by reference to which you will note that the price of all county maps is twenty cents per copy, which is barely the cost of publication.

10. We prefer to pay for telegrams offering us business or otherwise tending to benefit us, long telegrams should be sent as "night letters."

11. These trunks are offered at five dollars each, regardless of size and are being placed on sale at this slaughter price to clear the floor for our fall goods of which our announcement will appear next week.

12. We asked a floor superintendent who was talking to a young man who was evidently much disturbed over something that he wished to buy or had lost.

103. Coherence. The ideas in a sentence should be arranged so that the meaning will be naturally developed and will be perfectly clear. The two great hindrances to coherence are **dislocation** and **ambiguity**.

104. Dislocation. *Dislocation is the unnatural separation of members of a sentence that are connected in meaning.* The following sentence is dislocated :

This spring we intend to issue a circular, which we will mail to our agents, dealing with the matter of partial payments.

Here the phrase *dealing with the matter of partial payments* is unnaturally separated from *circular*, the word that it modifies. The sentence would read better as follows :

This spring we intend to issue and mail to our agents a circular dealing with the matter of partial payments.

Or,

This spring we intend to deal with the matter of partial payments in a circular which we will mail to our agents.

From the above illustration it will be evident that dislocation is brought about by some kind of parenthetical expression. Expressions actually surrounded by parentheses should be particularly avoided as liable to destroy coherence. Like a vehicle which crosses the line of march of a procession, halting its onward movement, so parentheses check the development of the main idea of a sentence.

105. Ambiguity. *Ambiguity is the placing of a word, phrase, or clause in such a position that it has two or more possible meanings.* In the following sentence the pronoun *his* is ambiguous, as it refers equally well to either the clerk or the cashier: "The clerk informed the cashier that his account was incorrect." This sentence would be improved if made to read in one of the following ways:

The clerk said to the cashier, "Your account is incorrect."

The clerk said to the cashier, "My account is incorrect."

The clerk told the cashier that the latter's account was incorrect.

The clerk told the cashier that the former's account was incorrect.

106. Influence of the point of view on coherence. What has been said about the advantage of having a fixed point of view in a sentence relates not only to unity but also to coherence. The sentence previously quoted on page 122, "As America was discovered by Columbus, he should have had the honor of giving this continent his name," lacks coherence as well as unity. The first clause does not naturally introduce the second clause. It would lead up more naturally to some such clause as one of the following: "This continent should have been given his name," or "This continent should have honored him by taking his name."

EXERCISE 142

Examine the following sentences and rewrite any that seem to you lacking in coherence. Be ready to justify the present form of any that you consider well expressed.

1. Wanted. An office boy immediately.
2. To let. Two large, furnished connecting rooms with bath for gentlemen only.
3. On account of being nearsighted, customers thought Hollinsworth was cross.
4. D. G. Grahame, jobber and commission merchant, was shot and probably fatally injured by E. B. Coyle, one of his employees, formerly with Smith and Gillis, near the entrance to the Merchants' Exchange.

5. The announcement, that the sheriff has appointed new court officers without considering several politicians who were in line for permanent appointment, and who now as a result of their disappointment are bitterly attacking the sheriff, was a sad blow for the "makeshift" members of the party.

6. The city council committee on finance which held a session on Monday afternoon prior to the regular council meeting to consider several loans for municipal improvements will not meet again until the new members have taken their seats.

7. Repeatedly, during the last century, New England has been accused of manipulating the tariff schedule for her own profit.

8. The stone was large and of a dark blue color, which glowed when brought into the bright sunlight.

9. Numbers (except in the address at the top of the message) must be written in words.

10. While waiting for my change at the counter, the fire alarm was sounded.

11. While in Liverpool, his brother Peter became ill and it was necessary for him to manage the business.

12. A woman was seen loitering about the place where the child was, carrying a large bundle.

13. Emigration does not follow the flag so easily as the dollar.

14. One day while making up my accounts, a mistake occurred that cost me several dollars.

15. Copy the account handed back to you in ink.

16. Wanted. A white girl to cook.

17. You will be glad to hear that prices are rising slowly.

18. He told him to fetch him his pencil.

107. Emphasis. The words in a sentence should be so arranged that the most important ideas will receive the most emphasis.

The following points are worth remembering :

1. The beginning and ending of a sentence are the most important positions.

Your money back, if you are not satisfied, is the invariable practice of our firm.

2. The ideas or words in a sentence may sometimes be arranged with a cumulative effect, rising in force with each succeeding word and closing with the strongest word of all. Such a form is called a climax.

He has a pleasing personality, a keen mind, and an unimpeachable character.

3. Repetition will sometimes emphasize a word or a longer expression by forcing it upon the reader's attention. Note in the following sentence how the expression "on time" is forced upon your attention :

In this office you must not only begin your work exactly *on time*, but you must also finish it *on time*.

4. A word, phrase, or clause is often emphasized by being placed in a somewhat unusual position in the sentence. For example, the subject and predicate may change places, or the object may precede the verb.

EXERCISE 143

Change the order of the words in the following sentences as many times as you can without violent distortion, and note how the emphasis on different words varies with the order :

1. The claim that education should be founded on experiment is not new.

2. I want to protest as strongly as I can against the notion that an army of untrained observers is useful in proportion to its size.

3. A reputation for promptness in filling orders is an asset worth having.

4. Theoretically, vertical writing has the advantage over sloping writing in legibility.

5. At present, it is the plan of the firm to make employees loyal and contented.

108. Euphony. There is a fourth quality found in all good compositions, which is called **euphony** or **harmony**.

Euphony may be defined as that quality of a composition that gives it a pleasing sound.

Connected paragraphs, sentences in a paragraph, and words in a sentence have each a relation in sound as well as in sense. Many of the masterpieces of literature owe a large part of their reputation to the way they sound. Much of the popularity of Lincoln's "Gettysburg Address" is due to the harmonious relation of its sentences—to a pleasing variation of sentences of different length and structure. Most proverbs and popular quotations are a combination of words that sound well, and many advertisements that are known all over the country owe their popularity as much to a pleasing combination of sounds as to solid arguments.

You will find, however, that the study of euphony in paragraphs or connected paragraphs is extremely difficult. It will be best if for the present you limit yourself to the study of this quality in sentences.

109. Euphony in sentences. We seem to have a natural aversion to the frequent occurrence of the same sound. The person who is always whistling snatches of a popular tune, who drums on one key of the piano, or who uses continually some particular slang word irritates us. We say he "gets on our nerves." The science of harmony as applied to speech is, however, exceedingly complex and cannot be discussed here, but you must consider the euphony—the "good sound"—of your sentences as something well worth your attention. You must be as careful of the *sound* of what you say or write as the advertiser should be of the *appearance* of his advertisement.

It may at this point occur to you that many advertisements and much popular writing are full of expressions that aim at repetitions. We all remember the delight with which we repeated "Peter Piper," "If a woodchuck would chuck wood," "All the news all the time," "Selden's scented soap," etc., but such plays on words are nothing more than "catchy" or

half-humorous tricks of language. They do not belong in matter-of-fact sentences.

110. Hindrances to euphony. There are three great hindrances to euphony in a sentence. Avoid

1. The repetition of words of similar or identical sounds.
2. The repetition of words beginning with the same sound.
3. A succession of words of one syllable.

It may be wise to call attention at this point to the advisability of avoiding a succession of sentences on the same model (p. 132).

The three suggestions given above call for the exercise of much common sense. A writer or speaker need not fear that he has violated the laws of euphony if he repeats an unimportant word such as "and," "to," or "the." It is *noticeable* repetition that is objectionable, but even noticeable repetition must not be shunned to the disadvantage of clearness of expression. At times it may be found that repetition of a word may have increased the force of a statement (p. 129). Such is the case in the following sentence :

He *behaved* to his official superiors as he had *behaved* to his schoolmasters, and was several times in danger of losing his situation.

In general, euphony requires you to avoid unpleasant combinations of words. One of the best means for discovering violations of euphony in your compositions is by reading them aloud.

EXERCISE 144

Criticize the euphony of the following sentences and rewrite those that do not *sound* well to you :

1. You will find inclosed my check for four dollars in payment for the book.
2. I am in need of a boy to help me for the next month on my books. I wish you to call at the store this week so that I may learn if you can do the work.

3. Please find inclosed my check for four dollars, for which please send me the bat described in the advertisement at the top of this letter.

4. Of course such a course cannot be pleasing to us.

5. Two dollars is too much to pay.

6. The proofreader missed the mistake and therefore "Mr." remained misspelled.

7. The "Haldane" sets we have on hand are handsomely bound.

8. I will try to telegraph to Thompson so he will have time to take the train.

9. We have your letter of the 10th inst., and we wish to say that we have been unable to get a satisfactory bid on your \$1000 L. & N. bond that we hold.

10. On account of a continually increasing mailing list, we cannot send our weekly circular to persons not having an account with us.

11. The actual market is not very active.

12. Familiarity with a certain line of business is likely to make one familiar with the letters required to carry it on.

111. Variety in the use of sentences. Every sentence is at the same time **simple, compound, or complex; declarative, imperative, interrogative, or exclamatory; periodic or loose; and long or short.** Every sentence is also a balanced sentence or it is not. Such a number of possible combinations gives opportunity for an endless variety of sentences.

NOTE. A periodic sentence is one in which there is not a complete thought until the end is reached. A loose sentence is one in which a complete thought is expressed before the end is reached. A balanced sentence is one containing phrases or clauses which are of a similar form, of about the same length, and which bear about the same weight or emphasis. Examples are

PERIODIC SENTENCE: If I am not mistaken, you are much to blame.

LOOSE SENTENCE: I have every reason to believe that he is capable of filling the position, (.) for I have seen him tested (.) with many different kinds of difficult problems (.) similar to those which he is likely to meet (.) with you.

BALANCED SENTENCE: He pays his men well and he works them hard.

This opportunity for variety is an important element in the construction of a good paragraph. A series of sentences, all constructed on the same plan, is liable to prove extremely uninteresting reading. Scarcely anything is so certain to cause your reader to pay little attention to what you have written as a monotonous string of sentences with no more apparent individuality than a row of pennies or the steps in a stairway.

Fortunately, our language is well prepared to furnish us with the means of guarding against monotony of expression. Not only have we the different kinds of sentences mentioned above, but we also have thousands of synonyms, a long list of connectives, and all the many kinds of phrases to aid us in giving variety to our sentences.

A comparison of the two paragraphs given below will show that the second is much superior to the first. No doubt much of this superiority depends upon the continuity of thought brought about by the careful use of connectives, but much also depends on the variety of expression.

A student should make it his ambition to be accurate in spelling and in similar matters. Accuracy in such small points will help him greatly in all his written work. Spelling belongs to the rudiments of education. It is hard to teach higher things to a student not thoroughly grounded in the rudiments. We can depend upon the man whose knowledge is accurate. We are apt to suspect that the man who is slipshod in details is intellectually weak. Youth is the time to build up habits of patience, perseverance, and accuracy. The study of English composition is one of the best means to that end. The student should not have to make a conscious effort to spell correctly. He would then be obliged to withdraw a considerable part of his attention from more important details.

It is worth the student's while, for three reasons, to make it his ambition to be accurate in spelling and in similar matters. First, accuracy in small points will help him greatly in all his written work. Spelling belongs to the rudiments of education, and it is hard to teach higher things to a pupil not thoroughly

grounded in the rudiments. Second, accuracy in detail is a part of character. We feel that we can depend on the man whose knowledge is accurate, and we are apt to suspect that the man who is slipshod in details is intellectually weak. Youth is the time to build up habits of patience, perseverance, and accuracy, and the study of English composition is one of the best means to that end. Third, the pupil who has to make a conscious effort to spell correctly must necessarily be obliged to withdraw a considerable part of his attention from more important matters. — CARPENTER, "Elements of Rhetoric"

112. Use and value of different kinds of sentences. The limits of this chapter do not permit of detailed discussion of the purpose or use of different kinds of sentences. The subject is, however, one that the student can with advantage work out for himself by observing the effect of the use of various kinds of sentences in his own compositions. The following topics bear directly upon the value of variety in the use of sentences and are recommended for careful consideration :

Length of sentences : short, medium, long.

Kinds of sentences : simple, compound, complex, loose, periodic, balanced.

Kinds of clauses : coördinate, subordinate, noun, adjective, adverbial, relative, restrictive, etc.

Phrases : noun, adjective, adverbial, infinitive, participle, etc.

EXERCISE 145 — Oral and Written

Be prepared to explain to the class the difference between long and short sentences. Be ready to give as good a definition as you can of what you mean by a short sentence. Write or find several examples of both kinds of sentences.

EXERCISE 146

Be prepared to discuss the value of the different kinds of sentences, and have at hand examples of each kind of sentence that you are able to discuss. For example :

1. To what purposes is the short sentence specially adapted?
2. Give an instance where a long sentence is desirable.
3. Is a loose sentence more undignified than a periodic sentence?
4. What kind of sentence may be particularly valuable in making a comparison or contrast?
5. Should a topic sentence be, as a rule, long or short?
6. Which kind of sentence do you think you use the most, the simple, compound, or complex?
7. Use an interrogative sentence without asking a question.

EXERCISE 147

Classify the sentences in one of your written compositions in as many ways as you can. Thus the first sentence may be simple, declarative, loose, short, and not balanced.

EXERCISE 148

Write the theme required in Exercise 136. Compare your work with that of some other member of the class, noting the different kinds of sentences in each exercise.

EXERCISE 149

Express in your own words each of the following sentences :

1. A penny saved is a penny earned.
2. Well begun is half done.
3. Stick to your business and your business will stick to you.
4. Of making many books there is no end ; and much study is a weariness of the flesh.
5. He that is slothful in his work is brother to him that is a great waster.

EXERCISE 150

Select from your reading two sentences, and change the order of the words as often as you can without changing the essential meaning.

EXERCISE 151

Express the thought of each of the following sentences in as many ways as you can. You may vary the original order of the words, substitute new words or expressions, or rewrite the sentences. Be careful not to lose the original meaning. For example, the thought of the first sentence may be expressed in any one of the following ways :

An art worth studying for its own sake is being likable.
For its own sake, being likable is an art well worth studying.
It will pay you to learn how to make other people like you.
The person whom others instinctively like has a great asset.
You will please yourself by learning to please others.

1. Being likable is an art well worth studying for its own sake.
2. I am in receipt of your letter of the 15th inst., with check inclosed for \$15.
3. We regret to say that your package did not reach our packing room in time for our driver to deliver it on schedule time.
4. The holder of this certificate is entitled to one dozen of our artist proof photographs upon payment of \$3.50 at our studio at the time of sitting.
5. Assuring you of every courtesy and trusting that we may have the pleasure of serving you, we are very truly yours, A. B. Champlain and Company.
6. Did you make the sample test with the varnish that you requested of us recently?
7. I shall say no more at present.

EXERCISE 152

Make a list of all the possible ways you can think of by which you may give variety to the sentences in a paragraph. Be prepared to illustrate your statements by furnishing examples of different kinds of sentences. Classify your sentences according to the directions in Exercise 147.

113. Summary. All your study of grammar in a preceding chapter and of the principles of composition in the present chapter has been largely for the purpose of showing you how to write good sentences. Of course you must not forget the relation of the sentences in a paragraph and the relation of paragraphs to one another, but if you have learned how to write good sentences, you have mastered the chief thing in composition.

The following summary will help you to keep in mind a part of what you have learned about a sentence :

A sentence must have

1. Unity, which is maintained by
 - (1) keeping a fixed point of view ;
 - (2) avoiding parenthetical expressions ;
 - (3) placing distinct ideas in separate sentences.
2. Coherence, which is maintained by
 - (1) keeping the parts of a sentence closely connected ;
 - (2) keeping a fixed point of view ;
 - (3) avoiding ambiguity ;
 - (4) avoiding parenthetical expressions.
3. Emphasis, which is assisted by
 - (1) placing important words in important positions ;
 - (2) the use of climax ;
 - (3) judicious repetition of words.
4. Euphony, which requires
 - (1) the avoidance of unnecessary repetition.

It will help you to master the fundamentals of good composition if you will make a careful summary of this whole chapter ; you will then see more clearly how unity, coherence, and emphasis are common alike to connected paragraphs, single paragraphs, and sentences. Remember that these qualities are valuable for their practical application. It is not sufficient that you know how to define them. They must be a part of your everyday knowledge. In your reading observe how unity, coherence, and emphasis have been applied by good writers.

CONNECTED PARAGRAPHS

A combination of words which expresses a complete thought is a *sentence*. A group of sentences connected in meaning and developing a central idea is a *paragraph*. Unfortunately, there is no word in the English language which applies equally well to every organized group of paragraphs treating of one subject and which is not at the same time applicable to something else.

114. Definition of connected paragraphs. "*Connected paragraphs*" means two or more paragraphs each of which assists in developing a central topic, and which are so arranged that, as a whole, they are as much a unit as is a sentence or a single paragraph. Thus the letters on pages 2 and 139 and the illustrative examples on page 143 are each *connected paragraphs*.

115. Qualities of connected paragraphs. A paragraph may be considered as the expansion of a sentence. Similarly, connected paragraphs may be looked upon as the expansion of a paragraph. In fact, it will help you to understand the essential qualities of connected paragraphs as a whole if you sometimes look upon the group as one expanded paragraph made up of shorter ones, just as each paragraph is composed of sentences.

From what you have learned of the essential qualities of a good paragraph, you should now be ready to understand how unity, coherence, and emphasis apply to any longer composition.

116. Unity. *Unity is that principle of composition which requires that each one of connected paragraphs shall assist in developing a central topic.*

In considering the unity of a paragraph it has been shown that every sentence must bear on the expressed or implied topic sentence, but when a paragraph is connected with others it must be considered in relation to the whole group. It must help to develop the larger topic of which the whole group treats. A paragraph may be a unit in itself and yet destroy the unity of a longer composition.

We can now see how important it is that the topic of connected paragraphs should be clear to the writer. Frequently a topic sentence suitable for the first paragraph will also serve in a general way to indicate the topic for the whole composition. Each of the following sentences not only is suitable as the first sentence of the opening paragraph of a letter, but also indicates broadly what the whole letter is likely to be about :

1. Replying to your letter of June 16, I wish to say that we cannot consent to deal further with your present representative in this section.
2. We have your letter of July 23 asking for quotations.
3. On May 5 you sent me two stencils in answer to a previous inquiry of mine.
4. I wish to call your attention to several annoying circumstances that have arisen in connection with your recent shipment to us.
5. At the suggestion of one of our patrons we take the liberty of writing to offer you the many facilities of this bank.

Each of the sentences given above may be the beginning of a short or a comparatively long letter. For example, the writer of the first letter may think it best not to say anything very definite, and will confine his remarks to one paragraph. On the other hand, if he considers it wise to give his reasons in detail, he may require several paragraphs. In the letter given below you can see how the first sentence is a fitting introduction both to the first paragraph and also to the whole composition :

Dear Sir :

At the suggestion of one of our patrons we take the liberty of writing to offer you the many facilities of this bank. Although we are the largest financial institution in the state, we are careful to give small depositors the same consideration that we give those carrying large accounts. We have deposit boxes of various sizes which can be had at a small rental for the safe-keeping of securities or valuables. We allow interest at the rate of 2 per cent per annum computed and credited monthly

on all nonborrowing accounts of \$500 and over, which are also subject to check.

You can conduct your banking business with us entirely by correspondence, if you so desire. All deposits received by mail are immediately acknowledged. A statement of the account is mailed promptly the last day of each month, with canceled checks. Currency can be sent to you by registered letter.

We are glad to have our depositors also avail themselves of our advice regarding investments. By our assistance many of our small depositors now own some of the safest securities on the market.

We can assure you that any account with which you favor us will receive our careful attention. We await an early and, we trust, a favorable reply.

Yours very truly,

The first sentence of each paragraph in the preceding letter gives a fairly complete summary of the contents. This shows the value of topic sentences as a ready key to the meaning of a composition. The topic sentence is well worth careful attention. The student, however, must not suppose that every business letter, report, or circular is to be constructed on some mechanical plan that always requires a clear-cut topic sentence at the beginning. It usually happens that the natural beginning of any statement gives a fairly clear idea of what it is about. If, however, it seems unnatural to have such a sentence at the beginning of either a single paragraph or connected paragraphs, no attempt should be made to force a sentence into such a position. Notice, for example, that neither the first sentence nor even the first paragraph gives a definite clue to the meaning of the following composition as a whole :

CORAL BUILDERS AND THE BELL SYSTEM

In the depths of the tropical seas the coral polyps are at work. They are nourished by the ocean, where they grow and multiply because they cannot help it.

Finally, a coral island emerges from the sea. It collects sand and seeds, until it becomes a fit home for birds, beasts, and men.

In the same way the telephone system has grown, gradually at first, but steadily and irresistibly. It could not stop growing. To stop would mean disaster.

The Bell system, starting with a few scattered exchanges, was carried forward by an increasing public demand.

Each new connection disclosed a need for other new connections, and millions of dollars had to be poured into the business to provide the 7,500,000 telephones now connected.

And the end is not yet, for the growth of the Bell system is still irresistible. The needs of the people will not be satisfied except by universal communication. The system is large because the country is large.— Adapted from an advertisement

EXERCISE 153

Cut from a newspaper and bring to class a group of connected paragraphs that is a good example of unity. Try also to find a group that seems lacking in this quality, and be ready to show how you would remedy the defect.

EXERCISE 154

Write a composition of several paragraphs on a subject of your own choosing or selected from the list in Exercise 136. Observe your work closely to see that it has the principle of unity.

117. Coherence. *Coherence is that principle of composition which requires that connected paragraphs shall be arranged in a natural or logical order.*

The methods used for obtaining coherence in a single paragraph apply, as a rule, also to a group of paragraphs. Of course, in the former case it is the sentences that are given continuity, in the latter it is the paragraphs.

A group of paragraphs is rendered coherent (1) by arrangement and (2) by the use of connective words and phrases.

In the following letter coherence is obtained by arranging the paragraphs so that each topic is put in an appropriate place and, as far as possible, relates to what follows and precedes it.

Dear Sir :

In your letter of the 17th inst. you do not give the depth of the clock case for which you require a movement. Please send this information as soon as possible. We suggest that you also send us a sketch showing the outside diameter of the minute circle you desire.

If the size of your dial is $1\frac{3}{4}$ in., it is somewhat smaller than that of our regular stock, and it will be necessary for us to prepare a special dial for you. This will mean a delay of about one week.

We have two styles of movements : first, the one which we use in our own clocks and which being equipped with lantern pinions enables us to use a light weight ; second, the same movement with solid pinions, which, however, require a heavier weight.

The price of the first movement, complete with pendulum weight, lantern pinions, hands, and key, is \$7.50 ; of the second, with solid pinions and a heavier weight, \$9. The dial in either case costs \$1.50.

Our medium eagle costs \$1, and is large enough to suit most customers, but we sometimes sell a larger eagle, which costs \$1.75.

If we have not made everything perfectly clear, please let us know.

Yours truly,

Notice in the above letter that it is natural for the writer to suggest in his first paragraph what he wishes his correspondent to send in his reply. In his next paragraph he makes some explanations regarding the cost of the dial, to which he has previously referred. The third and fourth paragraphs continue the discussion of the "movement," mentioned in the first. The fifth paragraph discusses "eagles," a subject related to the clock as a whole but not related to the movement, the eagle being an ornament for the top of the clock. This topic is naturally considered after the others have been completed.

118. Use of connectives. The following selection shows how connectives may add to the coherence of a group of paragraphs.

Notice how each of the italicized words, *but* and *such*, implies a knowledge of the preceding paragraph :

"He is as solid as a rock" is the popular characterization of the man in whom the world has learned to confide, because he is fixed in character. How satisfying it is to hear such a statement. There is a universal craving to meet the man that can be depended on.

But the world has no place for the man whose character is not fixed, who is tossed about by every wind that blows, ready to be influenced by present surroundings, only to be driven by changing surroundings to contradictory ideas and purposes. His name is bandied about with joke and with gibe, to his discomfiture in life and the shame of those who bear his name after him.

John Erskine, Secretary of State some two centuries ago, was *such* a man. His greatest gift seemed to be an ability to accommodate himself to circumstances without regard to principles. The well-earned nickname, "Bobbing John," was given him by his associates, and as "Bobbing John" he is known in history. His character was not fixed.

EXERCISE 155

Make a list of the connectives which help to relate the paragraphs in the selection on page 145.

Read the selection aloud, omitting the connectives between the paragraphs. Has it lost much of its coherence? Now read it as it stands in the book and notice how the connectives help to join the paragraphs.

EXERCISE 156

Choose from your reading and bring to class (1) a selection in which coherence is obtained through arrangement of the paragraphs, and (2) one in which the coherence of the paragraphs is assisted by connectives.

EXERCISE 157 — Oral

Examine the theme that you wrote for Exercise 154 and be ready to show how you have obtained coherence in the whole composition.

EXERCISE 158

Write a theme of several paragraphs in which coherence is secured both by arrangement and by the use of connectives.

119. Emphasis. *Emphasis is that principle of composition which requires that the treatment of each of the paragraph topics in a group of paragraphs shall be in proportion to the attention that each deserves, and that the important topics shall be placed in the most important positions.*

Little need be added here to what has already been said of emphasis under The Paragraph. Emphasis in a paragraph or in a connected group of paragraphs is dependent upon *proportion* and *position*.

You must, however, be careful not to tie yourself absolutely to rules for obtaining emphasis. Here, as elsewhere, in applying the rules of good composition, you must exercise your judgment. You have been told in the definition of emphasis given above that the treatment of paragraphs must be proportional to their importance. Usually when you require several paragraphs to express your meaning, the longer paragraphs will contain the most important topics. Do not suppose from this, however, that long paragraphs are necessarily more emphatic than short ones. The reverse is frequently the case. In fact, modern business writers, particularly writers of advertisements, believe the short paragraph to be the more emphatic of the two. What you are to remember about *emphasis by proportion* is that you must be careful to treat important subjects with sufficient detail, and that you must not give such detailed treatment to unimportant subjects as will force you to omit something more important.

EXERCISE 159 — Oral

In the following selection the writer wishes to emphasize the point that it is absolutely necessary for a retail merchant to satisfy a customer when there is a dispute over an account.

Can you justify the comparatively large amount of space given to the incident of the returned hat?

A great source of loss in a retail store doing a credit business is controversy over disputed accounts. So fraught with serious consequences is this phase of selling, that some of the most successful merchants have gone to extremes. A great merchant in Chicago, known all over the world as a success, impresses upon all his employees the importance of treating every customer as if the customer were always right, no matter whether she is or not. A leading merchant in Boston takes the same position, although he states it in a little different way. He says, "Let the public think that they are 'DOING' us."

He himself carries this policy to such an extreme that the story is told that once, walking through a department, he noticed a woman who was much excited over something. He called to him the head of the department and asked what the trouble was. The department head replied that the woman had not purchased her hat in his department, though she apparently felt sure she had, and wanted to exchange it for something else, saying that she did not like it. The merchant instantly said, "Take the hat and give her credit for it."

The department head was so chagrined and angered at the injustice of this order that he immediately resigned. The merchant then drew his own check for the hat and gave it to the head of the department, refusing at the same time to accept his resignation.

The merchant's wide knowledge told him that some day the woman would find out where she bought the hat, and that then for the rest of her life she would talk about his store and its liberal treatment of its customers. Therefore, he settled the controversy instantly as described above. The incident was retold so often that it got into print and became famous throughout New England. That thirty-dollar credit for a hat — an absolutely unjust credit — probably gave his store \$10,000 worth of free advertising.

This may be considered, of course, as an unusual incident, but it indicates the policy that the merchant must adopt. He

must settle a controversy in the customer's way, providing that the customer believes she is right. He must settle it in her way, even though she is not right, and even though the settlement causes a loss to the merchant. — Adapted from Gould's "Where Have My Profits Gone?"

EXERCISE 160 — Oral

Examine the letter on page 189 and try to discover the exact point which the writer intends to emphasize. What means does he use to bring this point forcibly before his reader?

EXERCISE 161

Bring to class an editorial from a newspaper or a clipping from a magazine that seems to you to be a good example of emphasis.

EXERCISE 162

Write a letter to a friend who had just graduated from grammar school, urging him to take a course in business English.

EXERCISE 163 — Oral

Be ready to tell the class a story which will emphasize some point. The following may give you a suggestion:

1. Children should be taught to glance to left and right when crossing a street.
2. A retail dealer should have one price for all customers.
3. Women are fitted for executive positions in business.
4. Be careful when you make written statements.

THE OUTLINE

One of the most valuable aids in organizing your thoughts is an outline. Just as a builder draws up a plan to guide him in the construction of a building, so the writer makes an outline to direct him in the production of his composition.

An outline gives concisely, in the form of a table, all the important topics of a composition arranged in good order. It is an aid

toward securing unity, coherence, and emphasis, for it is likely to direct attention to any topic that does not help to develop the main thought, and at the same time it will show whether or not the topics are well arranged. It will also help to decide what sentences or paragraphs deserve emphatic positions.

As a rule a business man does not make outlines, but simply writes or dictates what he has to say without much apparent preparation. He really carries in his memory a variety of outlines suitable to various requirements. Experience has taught him the kind of letter that is suited to a particular occasion, but even the business man may profit by the use of an outline. It may show him how to use new ideas, and may keep him from using over and over again the same old expressions. Certainly the beginner can save himself much labor by outlining a composition before actually writing it. Ideas come thick and fast once we have really begun to write, but as some one has said, "An outline is valuable, even if it only serves to indicate why it is not to be followed." After you have made your outline, there is no reason why you must blindly follow it if you discover good arguments for not doing so; but in the meantime it has helped you to clarify your thoughts on the subject that you have in mind.

120. Outline of a paragraph. The outline of a paragraph is usually simple, a few phrases sufficing to make clear what is to be said and how it is to be arranged.

The following is an outline of the short paragraph on page 104 :

1. Definition of bookkeeping.
2. Two kinds of bookkeeping.
 - a. Double entry.
 - b. Single entry.

You must learn to make short mental outlines quickly. At first it will be necessary to write them, and their preparation will require conscious effort, but after much practice you will be able to glance ahead and outline your subject almost instantly.

Below is an outline of the long paragraph on page 104 :

1. Goethe's opinion of double-entry bookkeeping.
2. Bookkeeping valuable for education.
 - a.* Requires diligence and accuracy.
 - b.* Teaches one to think.
 - c.* Shows the value of carefulness.
 - d.* Teaches foresight.
 - e.* Gives mental satisfaction when well done.
 - f.* Gives self-confidence.
 - g.* Helps to form character.

The following is an outline of the letter given on page 139 :

1. The letter is written at the suggestion of a friend of Mr. Selden.
2. The bank is attentive to all depositors.
 - a.* Deposit boxes are of various sizes.
 - b.* Interest is allowed on small check accounts.
3. Business may be conducted by mail.
 - a.* Deposits may be made by mail.
 - b.* Statements and canceled checks are mailed monthly.
 - c.* Currency may be sent by registered letter.
4. The bank gives advice on investments.
 - a.* Small depositors have profited by advice.
5. The bank is interested in having Mr. Selden's account.
 - a.* The bank will give attention to Mr. Selden's account.
 - b.* The bank hopes to hear favorably from Mr. Selden.

It seems best for a beginner to use complete sentences when making an outline for connected paragraphs. This forces him to think clearly. Later on, less elaborate outlines may be jotted down before writing the compositions. For instance, instead of the somewhat elaborate outline just given of the letter on page 139, a ready writer might find the following sufficient :

Occasion of the letter.
Bank attentive to depositors.
Business done by mail.
Bank gives advice on investments.
Bank glad to have an account.

EXERCISE 164

Make a brief plan or outline for each of the following :

1. Body of the letter on page 142.
2. Selection on page 145.
3. Body of the letter on page 153.

EXERCISE 165

Make an outline of a letter, giving an account of your school work during the present year.

EXERCISE 166 — Oral

Make an outline of a talk which you could give before the class, discussing the practical use of outlines in business writing.

CHAPTER VI

THE FORM OF A LETTER

121. Conventional forms. In letter writing, as in everyday life, there are certain conventions and proprieties that everybody should observe : no gentleman needs to be told to remove his hat when entering a private room. Fortunately, most conventions are founded on common sense, and this is true of the conventional parts of a letter. The "Dear Sir" of a business letter may seem at times almost useless ; but so far no one has been able to suggest a better beginning, and the fact that "Dear Sir," like the other conventional parts of a letter, is in almost universal use gives it the mighty authority of custom. Certain necessary information needed in every business letter is delegated to the almost cast-iron parts known as the heading, address, etc., and even if the complimentary close "Yours truly" may seem at times perfunctory, no one has yet found a better way of ending a letter.

But if there are certain almost invariable forms in a business letter that should be followed with practically mechanical precision, there is also in the "body" of the letter opportunity for the display of any amount of individuality and ability.

122. The paper. The size of the paper upon which business letters are written varies, but the sheet most widely used is about $8\frac{1}{2}$ by 11 inches.

The quality of paper used also varies, but good taste seems to call for white, unruled paper, not too glossy and yet with a surface sufficiently smooth to prevent ink from running or blurring.

Most business men use stationery upon which is engraved or printed a special letterhead. The information given in the

letterhead varies greatly, but it usually contains at least the name of the firm, the business, the post-office address, and the century figures of the year. There are endless additions, such as an engraving of the firm's place of business, telephone number, cable address, names of the members of the firm, etc. A simple letterhead is the most dignified, and prevents the sheet from appearing as an advertisement of the firm.

If a letter contains more than one sheet, only the first should have on it the firm's letterhead. After that plain paper, usually called second sheets, should be used.

EXERCISE 167

Write the body of a letter, advising an acquaintance who is entering business and who is a poor penman to take a course in penmanship. Give reasons for your advice, and make your letter as bright and forcible as you can.

From what has been said it should be evident that it will be best to study first the conventional form of a business letter. As the student proceeds in his study he will see more clearly why, on the whole, this form is the best, and why it is used by business men. In filing, indexing, and mailing, many business men take a certain form of letter for granted as the regular style. This usage can no more be ignored in letter-writing than can the metric system in modern chemistry.

123. Parts of a letter. A letter may be divided into six parts, each of which merits a careful consideration. These are

1. The heading
2. The $\left\{ \begin{array}{c} \text{introductory} \\ \text{or} \\ \text{complimentary} \end{array} \right\}$ address
3. The salutation
4. The body
5. The complimentary close
6. The signature

WANTED—A boy recently graduated from high school, as stenographer and clerical assistant in importing house. Knowledge of the French language desirable. Permanent position with opportunity for advancement. "B & W," *Herald*.

Albany, Mass.

June 26, 1914

"B & W," *Herald*

Boston, Mass.

Gentlemen:

Please consider me an applicant for the clerical position you advertised in to-day's Boston Herald.

I am a graduate of the Albany High School, having just completed the four-year commercial course. I have had two years' training in stenography and type-writing, and have studied French four years, including a year of business French.

In regard to scholarship, character, and general ability, I refer, by permission, to Mr. Albert O. Smith, Principal of the High School, and Mr. John B. Maynard, head of the Commercial Department.

I should welcome an interview at your convenience.

Yours respectfully,

John D. Warren

The letter given below is a model for typewritten letters :

52 Barclay St.
Chicago, Ill.
April 5, 19—

Walter C. Lane Company
814 First St.
Washington, D.C.

Gentlemen :

Please send me, by parcel post, the following articles :

1 lb. Black Ink Powder #4..\$1.15
1/4 " Red Ink Powder #13... .60

You will find inclosed a post-office money order for \$1.75.

Yours truly,
James Kempton

Inc.¹

124. Heading. The heading of a letter contains two parts : (1) the address of the writer and (2) the date when the letter is written.

The place for the heading is the right-hand upper corner of the first page. It extends approximately to the right-hand margin of the letter.

The date is always the last part of the heading. It contains the month, the day of the month, and the year.

It is best to place the heading in full at the top of the letter ; but an individual ordering goods for his personal use may place only the date at the top and, for the convenience of the shipper, put his address at the bottom just below his signature.

¹ This form may be written in full, "inclosure," or it may be abbreviated and written "inc.," "incl.," or "enc.," "encl." If two or more inclosures are to accompany a letter, the fact may be noted thus : "2 inc.," "3 inc.," etc. or "inc. — 2," "inc. — 3," etc. It is well to remember that many business men consider it sufficient to mention all inclosures in the body of the letter.

The heading may occupy one, two, or three lines, the choice being decided by appearance. A long address may call for three lines. Business firms, as noted above, generally use their own stationery. In such cases, usually only the date has to be filled in.

The important thing to remember is that the heading should give complete information as to the time when the letter was written and the place to which a reply should be sent.

The following facts about a heading should be noted :

1. A comma is used to separate the items from one another, except that it is not required at the end of the lines, where the arrangement (display) makes its use unnecessary.

2. A period is used after every abbreviation. If commas are inserted at the end of the lines, a final period is used, but such unnecessary punctuation is steadily going out of use.

3. "City" is not a safe substitute for the name of a city, though it is widely used when a letter is to be delivered in the city in which it is mailed.

4. The name of a day of the week is not a substitute for the day and month. For example, "Wednesday" is not a substitute for "Nov. 20."

5. The year is best given in figures in full. Write "1912" rather than "'12" or "/12."

6. There is no punctuation between the month and the day. Write "June 30," not "June, 30." This does not affect the general rule about a period following an abbreviation. Write "Nov. 30," not "Nov 30."

7. The abbreviations "th," "st," "d," "rd," etc. are not used in the heading after the day of the month. Write "July 5, 1914," not "July 5th, 1914."

8. The abbreviations that may be used for the names of the months are as follows :

Jan. = January
Feb. = February
Mar. = March

Apr. = April
Aug. = August
Sept. = September

Oct. = October
Nov. = November
Dec. = December

9. Abbreviations for the names of cities are generally avoided, such as "Phila." for "Philadelphia," or "N.Y." for "New York."

10. With the exception of "the" and "of" in such names as "College of the Liberal Arts," *every* word in the heading is capitalized.

LETTERHEADS

Telephone Main 378

THE HATFIELD COMMON

AN UNMUZZLED WEEKLY JOURNAL OF PROGRESS

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JAMES MARSHALL COMPANY

Cable Address
"Marsh Louis"

St. Louis, , 19

JOHN WANAMAKER, NEW YORK

PHILADELPHIA

PARIS

New York, , 19

EXERCISE 168

Arrange the following facts properly in headings with correct punctuation and capitalization. Use any abbreviations that you think are correct.

1. lebanon missouri carter's block january 1 1912
2. st louis march 9 1911 14 jefferson avenue missouri
3. washington county harrisburg june 12 1908 colorado
4. 105 woodward avenue august 15 1910 michigan detroit
5. westminster street bannigan building providence may 4 1913 rhode island
6. chronicle printing company september 8 1907 27 union street akron ohio
7. bacon cooper company july 3 1913 minden square benton ohio
8. superintendent of documents government printing office december 19 1911 washington district of columbia
9. september 4 1906 oldtown academy vanceboro maine

EXERCISE 169

Write a correct heading for a letter written by each of the following, using, if possible, actual names and addresses :

1. A business firm.
2. A dentist.
3. A medical doctor.
4. The headmaster of a public school.
5. A clergyman.
6. Yourself.

EXERCISE 170 — Oral

Be prepared to answer the following questions with regard to the heading :

1. When is the period used ?
2. What variation is allowable in the use of the comma ?
When must the comma be used ?
3. How can you decide at what point to begin a heading ?
4. Which of the following abbreviations are or are not used in a heading — st., rd., Feb., Me., S.Dak. ?

125. Complimentary address. The complimentary address of a business letter consists of two parts: (1) the name and title of the person or firm to whom the letter is written, and (2) the post-office address to which the letter is to be sent.

The place for the complimentary address is a space or two below the heading and at the same distance from the left-hand margin as the body of the letter.

Be careful to write a man's name as he writes it himself. Do not write "C. A. Archibald" if he signs himself "Charles A. Archibald." Such abbreviations of a Christian name as "Geo.," "Chas.," "Thos.," etc. are to be avoided; one has always the time to be courteous. If, however, a person habitually abbreviates his own Christian name in his signature, it is permissible, when writing the complimentary address or the address of the envelope of a letter directed to him, to use his name exactly as he writes it.

If possible use some title before the name, for it is generally as important as the perfunctory but no less necessary introductory greeting when you enter a business man's office. Be sure you use the appropriate title. If the addressee (the person to whom the letter is addressed) is entitled to "Honorable," use it; if he is a doctor or dentist, give him the title "Dr."

Common titles of courtesy preceding a name are

"Miss," "Mrs.," "Mr.," "Esq." (written after a name),
"Messrs.," "Dr.," "Honorable," "Reverend," "Professor."

"Miss," although originally an abbreviation for "Mistress," is now considered as a complete word and is not followed by a period. It is the title of an unmarried woman.

Miss Mary R. Simonds

Miss Hattie B. Welsh

"Mesdames" (Mmes.) is the title of a firm of which the members are women.

Mesdames (or Mmes.) Smith and Lauriat

"Mrs." is an abbreviation of "Mistress" and is followed by a period. It is the title applied to a married woman.

Mrs. John H. Robbins

Mrs. Henry R. Johnson

A widow, by custom, assumes her own name. Legally her name remains unchanged.

Mrs. Elizabeth A. Robbins

Mrs. Mary V. Wood

"Mr." is the abbreviation for "Mister." It is the title to apply when no other can be used.

Mr. Samuel Wilson

Mr. Oliver J. Cumming

"Esq." is the abbreviation for "Esquire." In the United States it is practically synonymous with "Mr.," but good authority reserves it for lawyers, justices of the peace, and those engaged in legal or administrative work who have no distinctive title.

Mr. Henry A. Black or Henry A. Black, Esq. (the former is the more common).

"Messrs." is the abbreviation for "Messieurs," a French word meaning "gentlemen," but it must never be used as a salutation. It is used as the plural of "Mr." It is applied to a firm when the name stands for real personality. As a general rule, it should not be applied when "the" may be fittingly placed before the name.

Messrs. William Stairs and Sons

(The) Jordan Marsh Company

Messrs. George A. Curtis and Company

The Curtis Publishing Company

"Dr." is the title only of those who have a doctor's degree. The best-known doctor's degrees are

M.D. = Doctor of Medicine

D.D.S. = Doctor of Dental Surgery

LL.D. = Doctor of Laws

Litt.D. = Doctor of Literature

D.D. = Doctor of Divinity

Ph.D. = Doctor of Philosophy

Dr. David H. Mack (Doctor of Medicine)

Dr. William A. Neilson (Doctor of Philosophy)

"Reverend" is the title of a clergyman. Courtesy requires that it be not abbreviated and that it be preceded by "the." Never write "reverend" immediately before a surname. Do not write "Rev. Brown" or "Reverend Brown." If you do not know the clergyman's first name write "The Reverend Mr. Brown." The best form is "The Reverend William Brown."

"Professor" is the title of those who hold professorships in colleges and universities. The word is applied with absurd latitude in the United States, but no self-respecting person cares to be called by a title to which he has no claim.

Professor James Minton Henderson

"Honorable" is a title applied to men who hold or have held important positions in the state, nation, or city. It is applied to congressmen, senators, members of a cabinet, ambassadors, lieutenant governors, mayors, judges of state or federal courts. It is best to precede "honorable" by "the" when the term is used in a sentence.

The next speaker was the Honorable William Hamilton.

The abbreviation of such titles as "Reverend," "Professor," "Honorable," "Captain," etc. is by some regarded as inelegant. It is best to spell such words in full, as they are intended to add dignity and should not have the appearance of being slighted (p. 169).

If the person addressed has more than one title, that one should be used which is appropriate to the capacity in which he is addressed. "The *Honorable* Henry Minton Carleton" indicates Mr. Carleton's federal position as a senator, but as a member of the Harvard Corporation he might fittingly be addressed, with reference to his standing in the educational world as a doctor of philosophy, as "*Dr.* Henry Minton Carleton."

As a general rule, two ordinary titles of courtesy should not be used with one name. Write "Mr. Edward N. Burgess" or "Edward N. Burgess, Esq." Do not write "*Mr.* S. V. Pierce, *Esq.*"

Titles that come after a name are, in the United States, usually omitted unless they give real information or distinction. Such ordinary titles as "B.A.," "B.S.," "B.L.," "LL.B." are so common that good taste excludes them from an address, but other less common titles are generally used, such as "Ph.D.," "M.C." Titles indicating a person's official position and serving to identify him with an office should not be omitted. Such titles are "Superintendent of Schools," "Commissioner of Police," "Manager of the Advertising Department," etc., which are often a necessary part of the envelope address.

Such titles as "headmaster," "principal," "president," and "superintendent" may either precede or follow a name. If they follow the name, they are often lengthened into a phrase.

Superintendent W. R. Kempton

Mr. W. R. Kempton, Superintendent of Schools

126. Abbreviations. Abbreviations of titles that are commonly used in an address are given below :

C.E. = Civil Engineer	L.H.D. = Doctor of Humanities
D.D. = Doctor of Divinity	LL.D. = Doctor of Laws
D.D.S. = Doctor of Dental Surgery	LL.M. = Master of Laws
Dist. Atty. = District Attorney	M.C. = Member of Congress
D.Litt. or Litt.D. = Doctor of Literature	M.D. = Doctor of Medicine
D.Sc. = Doctor of Science	M.P. = Member of Parliament
D.V.S. = Veterinary Surgeon	Mus.D. = Doctor of Music
F.R.S. = Fellow of the Royal Society	R.A. = Royal Academy (or Academician)
J.C.D. = Doctor of Civil Law	

127. Arrangement of complimentary address. The name and title is the first part of the complimentary address, the second part is the post-office address of the addressee. It is usually written on two lines, but may occupy as many as good taste directs. It follows the same order as the heading ; that is, street and number, city and state. If the street is omitted, one line is usually sufficient. Thus it is seen that the complimentary address usually occupies two or three lines.

Mr. John B. Small
Girard, Kansas

John B. Small, Esq.
Girard, Kans.

James K. Meader, Esq.
Commissioner of Highways
257 Broad Avenue
Omaha, Nebraska

Mr. Jas. K. Meader
Commissioner of Highways
257 Broad Ave.
Omaha, Nebr.

Professor Charles W. Brewer
Brown University
Providence, Rhode Island

Professor Charles W. Brewer
Brown University
Providence, R.I.

Messrs. Ginn and Company
29 Beacon Street
Boston, Mass.

Ginn and Company
29 Beacon St.
Boston, Mass.

General Electric Company
Research Laboratory
Mr. A. H. Smith, Director
Schenectady, N.Y.

General Electric Company
Mr. A. H. Smith, Director
Research Laboratory
Schenectady, N.Y.

The rules for the use of the comma and period in the heading apply in the complimentary address.

EXERCISE 171

Explain the purpose of the complimentary address. Can you think of any mistake liable to occur if it is not accurate? State which of the following abbreviations are incorrect and which correct: Penn., Me., Dele., Wyo., Md., Ia., Thos., Geo., Hon., Rev., Ph.D., Cinci.

EXERCISE 172

Properly arrange the following facts as complimentary addresses with correct punctuation and capitalization. Use any abbreviations that you consider allowable.

1. mary e leach new london new hampshire.
2. elihu r forbes washburn aroostook county maine.
3. a r hill president of the university of the state of missouri columbia missouri.

4. tremont street boston mass houghton and dutton.
5. wyckhoff seamans and benedict 327 broadway new york city.
6. j f whitney and company 15 state street new york city.
7. narragansett machine company pawtucket rhode island albert a beasley assistant manager.
8. lauriat and larson room 14 power's national bank building cleveland ohio.

EXERCISE 173

Choose addresses from the headings in Exercise 168 and write the complimentary address for a letter to each of the following :

1. John B. Williams (retail hardware merchant).
2. Samuel L. King (doctor of medicine).
3. Louis R. Frost (lawyer).
4. L. J. Mills (justice of the peace).
5. Rathbone M. Granger (lawyer, member of Congress).
6. John W. Haskins (manager of merchandise department).
7. George T. White (clergyman).
8. L. V. Bragg (dentist).
9. Lloyd D. Burns (school teacher).
10. Henry V. Barnen (president of the Intervale Railway Company).
11. Elizabeth L. Seaman (widow of John L. Seaman).
12. Mary L. Bunton (wife of Dr. John L. Bunton).

128. Salutation. The salutation comes below the complimentary address and is generally begun at the left-hand margin of the letter. Business letters are practically restricted to the following forms of salutation: "Dear Sir," "Gentlemen," "Dear Madam," "Mesdames," but "Sir," "My dear Sir," "Dear Sirs" are also used. Messrs. is never used as a salutation.

The salutation in a business letter is simply a form the use of which custom makes practically imperative. It does not convey any personal regard, and some firms, feeling that it is wholly conventional, omit it altogether. This is undoubtedly too great a departure from the best use.

A good working rule for the use of capital letters in salutations is to capitalize only nouns.

Dear Sir

My dear Sir

Dear Madam

There is good authority for beginning "sir" with a small letter when it is not the first word in a salutation, but the greater number of business firms use a capital.

"Dear Sir" is the regular business salutation in a letter addressed to one man. Although some authorities on business English object to "dear" as an absurd use of the word in most business letters, yet it has become part of an accepted idiom and is not to be considered apart from the expression "Dear Sir." Although official letters of the government use only the salutation "Sir," without necessarily implying censure, yet undoubtedly in the public mind "Sir" as a salutation contains something more formal and stiff than "Dear Sir." The terms are not synonymous at present, and "Dear Sir" stands approved for ordinary business correspondence.

"My dear Sir" is regarded by some as implying more intimacy than does "Dear Sir."

"Gentlemen" is the plural of the salutation "Dear Sir" and is used in addressing firms, corporations, societies, clubs, etc.

"Dear Sirs" implies slightly more intimacy than "Gentlemen." The words have about the same relative meaning as "Dear Sir" and "My dear Sir." "Dear Sirs" is going out of use in business.

"Dear Madam" is the regular salutation in a business letter addressed to a woman, married or unmarried. It has the same significance in a letter addressed to a woman as "Dear Sir" has in a letter to a man.

"Madam," which approaches in formality to "Sir," is generally avoided in business.

Names are frequently used in salutations. Such forms as "Dear Mr. Brown" and "My dear Mr. Brown" denote a

somewhat intimate relation between the correspondents. It is often held that the distinction between these two forms is, inversely, of about the same degree as that between "Dear Sir" and "My dear Sir"; that is, "Dear Mr. Brown" denotes closer intimacy than "My dear Mr. Brown." There is little doubt, however, that the forms are widely used without appreciable distinction in meaning. Such salutations as "Dear Brown" and "Dear Mr. Brown" have all the sanction of good usage in the friendly business letter (p. 233). In employing these terms, however, the writer must be assured that his acquaintanceship with his correspondent justifies their use. When such salutations are used, the complimentary address is often omitted.

"Ladies" is the proper salutation in a letter addressed to a firm composed of women. "Mesdames" is also a permissible form.

A name may be used with a salutatory word preceding it, thus, "My dear Mr. Edwards," "Dear Mr. Edwards"; but this is approaching the salutation for a friendly letter and is not exactly a business form.

"Dear Sirs" or "Gentlemen" is the proper salutation to use in addressing a firm composed of both men and women. (Compare the use of the personal pronoun "he," p. 36.)

The colon is the mark used most widely after the salutation of a business letter. Some writers, however, prefer the comma. Many persons follow the punctuation mark by a dash. The *colon without the dash* is used in this book as the mark most widely approved.

The following forms illustrate the use of different salutations :

Mr. A. B. Small
Macon, Miss.

Dear Sir :

Messrs. Sheffield & Wilson
16th & Centre Sts.
Cleveland, Ohio

Gentlemen :

Mr. A. B. Small
Macon, Miss.

My dear Mr. Small :

Sheffield & Wilson
15 42d St.
New York City

Ladies :

John Murdough, Esq.
Justice of the Peace
57 Harrison St.
San Francisco, Cal.

Dear Sir :

The Postmaster General
Washington, D.C.

Sir :

Mrs. Jessie Burroughs
25 Falmouth St.
Chicago, Ill.

Dear Madam :

Miss Althea Beck
42 Clay St.
S. Sumter, N.C.

Dear Madam :

EXERCISE 174

Write the correct salutation for a letter addressed to each of the following :

1. A lawyer.
2. A business man.
3. The president of a bank.
4. A gas company.
5. A department store.
6. A millinery firm the members of which are women.
7. A married lady.
8. An unmarried lady.

EXERCISE 175

Write the correct salutation for a letter addressed to each of the following :

1. Leon R. Hunt (lawyer).
2. Elizabeth Walsh (doctor of medicine).
3. Moore & Hadley (dealers in hardware).
4. Lamson & Linnell (dealers in furs).
5. Matthew J. Fallon (general manager of American Pen Company).

EXERCISE 176 — *Oral or Written*

Explain the difference in meaning between "Dear Sir," "My dear Sir," and "Sir."

What is "Messrs." an abbreviation of, and when is it used? In what cases should one use the salutation "Dear Madam"?

Be able to state orally or in writing the exact position that you consider the best for the salutation of a business letter.

129. The body of a letter. The body of a letter is, of course, the most important part. All other parts should be considered only as incidentals, necessary to make the letter complete but of little value in themselves.

The variety of expression and points of view in the body of a letter are practically limitless and will be considered at greater length later; but there are certain conventions and facts that apply to the body of almost every business letter, which should, like the heading, complimentary address, etc., be adopted for convenience of dispatch and as agreeing with good form.

The first line of the body of the letter should begin on the space below the salutation. This is undoubtedly the practice in widest use.

The space given to the indention of the first line varies much in practice, the variation being probably due to a difference in the point of view regarding the first line of the letter.

Some business men do not regard this first line as the real beginning of a paragraph, but consider the salutation as the beginning. If this is really so, it would seem proper to set in the salutation the regular distance for the indention of a paragraph and begin the body of the letter immediately after the salutation and *on the same line*. Those who follow this method set up the complimentary address, salutation, and first line of the body of the letter as follows :

Mr. A. B. Small

Macon, Miss.

Dear Sir : We have received your letter . . .

As a matter of fact, most business men place the salutation at the extreme left, under the complimentary address (p. 154). They then begin the first line of the body of the letter on the next line beneath the salutation.

Amid the variety and often meaningless confusion of use at this particular point, it seems best for the business man to decide on some good form and use it consistently as a factor in saving time. The following forms are widely adopted :

1. Begin the first line about one inch from the margin of the letter on the space below the salutation. Indent succeeding paragraphs to correspond.

2. Begin the first line on the space below and approximately under the punctuation of the salutation. Indent succeeding paragraphs to correspond.

3. Begin the first line as in 2. Indent succeeding paragraphs one inch or more without reference to the indentation of the first line of the body of the letter.

As forms 1 and 2 have wide use, it is recommended that one of them be chosen.

The left-hand margin of a letter should be straight. In the typewritten letter this is easily done. The right-hand margin cannot usually be made exactly straight without waste of time, but it should always approximate to a straight line. Good judgment in spacing and in dividing words at the end of a line will prevent the page from having an unsightly and ragged appearance.

Separate ideas should occupy separate paragraphs ; some firms place such paragraphs on separate sheets for convenience of reference. The first sheet is not numbered, but succeeding sheets are numbered at the top.

In a dictated letter the initials of the stenographer and those of the person dictating are placed below the letter at the left hand near the margin. The initials of the person dictating the letter come first, the initials of the stenographer come second ; thus,

M.H./J.B. or M.H.—J.B.

On second sheets there may be placed at the top the initials of the person to whom the letter is addressed, the date of the letter, and the number of the page.

If a second sheet is used, care should be taken that more than one line of the body of the letter is left for the last page.

Inclosures may be noted at the bottom of the last page (p. 154).

130. Spacing. Spacing should be carefully attended to. Between a period, a colon, a semicolon, an exclamation mark, or a question mark and the word following on the same line there should be a double space left. Before and after a direct quotation there should be a double space left. *Ten spaces* on a typewriter are equal to *one inch*.

131. Abbreviations. In business, rapidity is second only to accuracy. This necessity for brevity and dispatch, coupled with the natural tendency of language to shorten many expressions, has led to the wide use of abbreviations. There is a difference of opinion as to just what abbreviations are allowable; Mr., for example, is accepted everywhere and "Y'rs resp'y" condemned. Abbreviations such as "amt.," "acct.," etc. are not used in the body of a letter. You must not write "I have forwarded your *acct.*"; write "I have forwarded your *account.*" The commercial form "&" must not be considered as a regular substitute for "and." If the word "Company" is abbreviated to "Co." in the name of a firm, "&" may be used, as, "Ginn & Co."; but if "Company" is spelled in full, "and" is preferred, as, "Ginn and Company." "Co." is a customary and correct abbreviation in giving the name of a firm; but the name must be written as the firm itself writes it.

One will not err greatly who seeks always to be courteous, and who, when in doubt of the fitting abbreviation, uses the unabbreviated word. Certainly no abbreviation should be used which is not in common use or which is in any way ambiguous or vague.

132. The complimentary close. The complimentary close of a business letter, like the salutation, is conventional in form and meaning. However, like the salutation, it may be considered among the small courtesies of life and is neither to be omitted nor overdone. An inappropriate complimentary close is vulgar.

The regular forms are "Yours truly" and "Yours very truly." The equivalents of these forms may be used, as "Truly yours," "Very truly yours," etc., but the forms first given fulfill all the requirements of a complimentary close in a business letter and are the more common.

Other forms of the complimentary close are "Yours sincerely," "Yours very sincerely," "Yours most sincerely," "Yours respectfully," "Yours very respectfully." The last two expressions are used only when special respect is intended or when writing to a high official.

As a rule, however, it should be remembered that in business the form of a letter is largely conventional. Between the almost stereotyped heading, complimentary address, and salutation at the top and the complimentary close and signature at the bottom lies the real letter — the body. It is therefore a mistake to feel that the ending of the body of a business letter must glide imperceptibly into the complimentary close. Such expressions as "Hoping to hear from you again in the matter," "Thanking you for your order," "Thanking you in advance," etc. are usually out of place.

Indeed, this custom of linking the complimentary close to the body of a letter probably survives from the more leisurely business methods of a generation or more ago. Then letters were written with a pen, and buyer and seller were usually on a footing of real intimacy. Correspondence was intended to be friendly; and even when it was not, it adopted an obsequious form of close. Such a form is used ironically in Johnson's famous letter to Chesterfield, which ends as follows:

. . . for I have long been wakened from that dream of hope
in which I once boasted myself, with so much exultation,

My Lord,

Your Lordship's most humble,

Most obedient servant,

Sam Johnson

Such obsequious forms are in modified use in government circles. The complimentary close of a letter from the British Foreign Office still ends,

I am,
Sir,
Your most obedient,
humble servant,

If you really think it necessary to ask for a reply, say so in a complete sentence. It is more dignified to ask the favor thus: "I hope you will be able to give me your reply in a few days," than to use the similar form given in a preceding paragraph. The complimentary close is not necessarily a part of the body of the letter.

At the same time it must not be supposed that it is distinctly wrong to have the last line of the body of the letter merge into the complimentary close. Such a close as the following is aimed at by many business men :

Trusting that we shall be favored with your order, which we assure you will be given our best attention, we are

Yours very truly,

M. F. Nye and Company

As a general rule, however, it is best to end the body of the letter with a period.

133. The appropriate complimentary close. It has been said previously that the complimentary close must be appropriate. It has a direct relation to the salutation. If the colorless "Dear Sir" has been used at the beginning, the equally colorless "Yours truly" is appropriate at the close. One must not, however, forget the important part played in business by friendly letters. "Yours sincerely," "Yours very sincerely," "Yours most sincerely" and the equivalent forms "Sincerely yours," etc. are fitting as the complimentary close of a letter in which such a salutation as "My dear Robinson" or the like has been used. Anything gushing or overdone is as much in bad taste

in business as elsewhere, but if the business man is on intimate terms with his correspondent, it is absurd for him to use frigid, meaningless terms when there are more fitting expressions ready to hand.

EXERCISE 177

1. Place in separate groups those complimentary closes having about the same form and meaning.

2. Arrange the following forms in order, beginning with the one indicating the least intimacy and ending with the one indicating the greatest.

Very sincerely yours,
Yours most sincerely,
Yours respectfully,

Yours sincerely,
Yours very truly,
Yours truly,

EXERCISE 178

Make a complete list of the different forms of salutation given on pages 163-165. Under each give a complimentary close that may appropriately be used with it.

EXERCISE 179

Write a suitable complimentary close for each of the following letters :

1. Ordinary merchandise from a firm.
2. From a traveling agent to the head of his firm.
3. From a high-school graduate to a business man, applying for a position.
4. From a business man to a woman customer.
5. To a prominent state official.
6. To the postmaster general of the United States.

EXERCISE 180 — Oral

What punctuation mark always follows the complimentary close ?

With what punctuation mark is it best to close the body of a letter ?

State the difference in meaning between "Yours truly" and "Yours respectfully."

The following points should be remembered in connection with the complimentary close:

1. It should be distinct from the last sentence in the body of the letter.
2. The first word only should be capitalized.
3. It should be followed by a comma.
4. It should be placed immediately below the body of the letter, far enough to the left to permit the signature to be well over toward the right-hand margin.

134. The signature. A signature to a letter is the name the person, firm, or corporation is commonly known to use. It may be written in ink, with a pencil, or be stamped with a rubber stamp.

The place for the signature is immediately below the complimentary close, beginning at such a point that it will extend well toward the right-hand edge of the body of the letter.

Care should be taken to make the signature legible. In the business letter, which is usually typewritten, the signature is frequently the most difficult part to read. There is good reason why a signature should be clearly written, for complicated or bad writing will not guard against forgery, as handwriting experts say that a plain, simple signature is more difficult to imitate than a complex one full of meaningless flourishes. A fantastic signature is not a sign of striking individuality in any desirable sense of the word.

It is best to write out in full one given name, preferably the first one. Initials are not easily remembered. Write "John G. Hall" rather than "J. G. Hall" or "J. George Hall." The practice of signing one given name in full will also distinguish between "James E. Wilson" and "Jane E. Wilson," whereas "J. E. Wilson" applies alike to either.

A woman, however, should also distinguish herself by placing (in parentheses) before her signature "Miss" or "Mrs." when she uses her own name; thus, "(Miss) Mary E. Wilson," "(Mrs.) Mary E. Wilson." A woman whose husband is living should sign her own name (Mary E. Wilson), but ought in addition to write her married name in parentheses (Mrs. John G. Wilson) either directly under her signature or below at the left. Letters should be addressed to her "Mrs. John G. Wilson." If her husband is dead she should sign herself "(Mrs.) Mary E. Wilson," and letters should be addressed to her in the same way.

It is to be noted that in signing any legal document, such as a promissory note, a deed, a will, or in signing as witness to any such document, a woman should never use her husband's name nor the prefix "Miss" or "Mrs."; the simple style "Mary E. Wilson" is the only proper form.

EXERCISE 181

Write your name ten times as you would when signing a business letter. Pass your list to some other pupil for examination and criticism.

LEGIBLE SIGNATURES

Ruth A. Nye

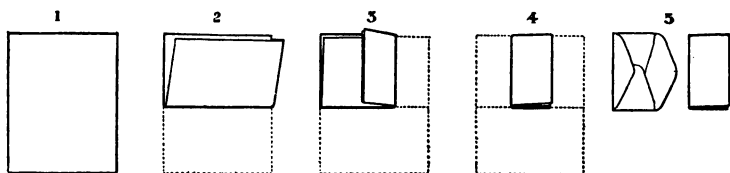
Charles Copeland

Edw. K. Robinson

135. Folding a letter. A business letter, as has been said, is written on paper about $8\frac{1}{2} \times 11$ inches. It should be folded to suit the appropriate envelope and so that it may be most readily unfolded by the reader.

The following directions will give the desired result :

1. Place the sheet flat on the desk.
2. Fold the sheet from the bottom toward the top, bringing the lower edge not quite up to the top. This will bring the crease a little below the middle of the sheet.
3. Make a fold from right to left a little less than one third of the width of the sheet.
4. Fold from left to right so that the upper right-hand edge will project slightly.
5. Place the envelope on the left-hand side of the letter with the addressed side to the desk and the flap toward the letter. The letter may now be placed correctly in the envelope.



136. The envelope. The envelope used in commercial correspondence varies in size. The post-office department sells a white stamped envelope, officially known as No. 5, that is used a great deal in business, as it is of a very convenient size, about $3\frac{1}{2} \times 6\frac{1}{4}$ inches. White is the color almost universally used, but some firms prefer an envelope of a distinctive color as a form of individuality. Good taste requires that the writing paper and envelope harmonize in color. Loud colors are usually considered vulgar. An envelope of cheap quality or appearance is to be avoided.

The name, with titles, should be exactly like that in the complimentary address. The rest of the envelope address should

contain all that the complimentary address contains, and as much more as is required to make certain the delivery of the letter at the place desired. If through some omission or mistake in the address, the letter is not delivered, then the address has failed in the only purpose for which it is placed on the envelope.

The following information may be placed in the lower left-hand corner: "Personal," "Please forward," etc.

Custom seems to restrict the regular address to not more than four lines. If specific directions clearly require five lines or more, the unusual part of the address may be placed in the lower left-hand corner, provided that "Personal" or some such expression is not already there. This part of the address may include "Care of," or "c/o," the number of the post-office box, the name of the building, the number of the room in the building, the name of the department in the firm, etc.

The first and second complimentary addresses on page 162 may appear on the envelope as follows:

	Mr. John B. Small	,
Please forward	Girard, Kansas	
	James K. Meader, Esq.	
	Commissioner of Highways	
	257 Broad Ave.	
Box 478	Omaha, Nebr.	

The "Postal Regulations" contains the following directions:

Use ink in addressing letters and other mail matter.

Write plainly the name of the person addressed, street and number, post office and state.

Place your name and address in the upper left-hand corner of the envelope or package.

Follow the model form shown on page 177, and if the letter or other piece of mail matter is not delivered, it will be returned to you.

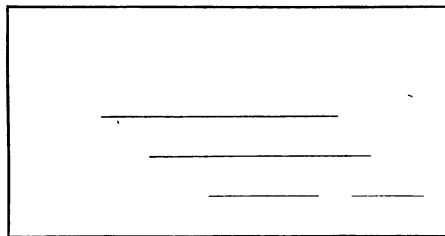
The United States Post-Office Department recommends the following forms as correct for the address on the envelope :

MODEL FORM OF ADDRESS FOR LETTERS

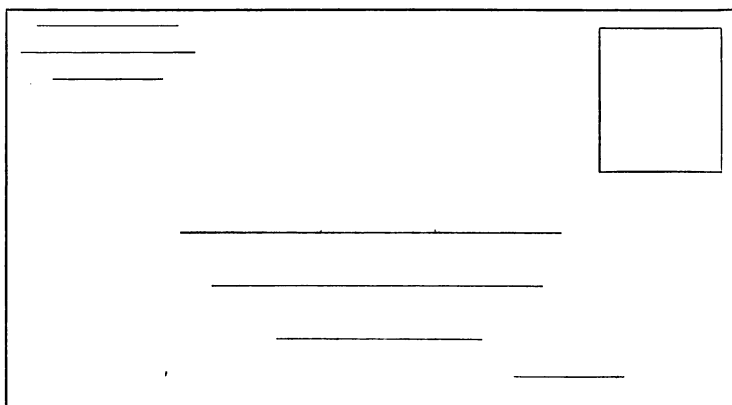
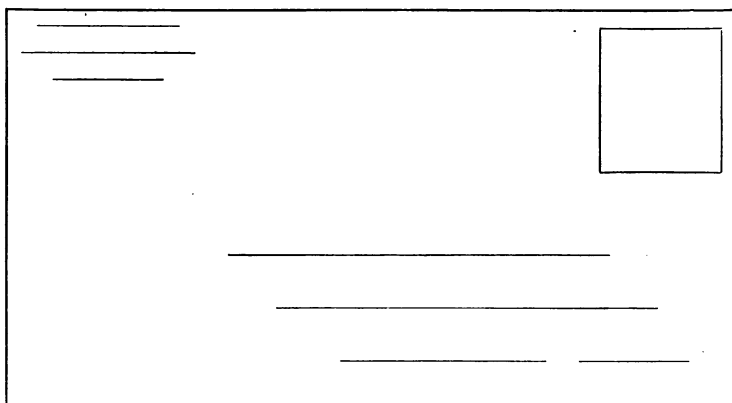
AFTER - - DAYS RETURN TO JOHN C. SMITH 1216 STATE ST. WILKESVILLE, N.Y.	Stamp
 Mr. Frank B. Jones 2116 Front Street Oswego Ohio	

Of more than thirteen million pieces of mail matter sent to the Division of Dead Letters in one year, a large proportion could not be delivered because of carelessness in writing addresses.

137. Position of the envelope address. The name should be written somewhat below a line dividing the envelope equally



lengthwise, and there should be approximately equal spaces between each end of the line and the edge of the envelope. In other words, the middle of the name should be just below the intersection of diagonal lines joining the opposite corners of the envelope.



Each succeeding line of the address is begun farther to the right than the one above. Many firms require this indention to be so arranged that an imaginary line will touch the beginning of each line.

How much each line should be indented varies, but the thing to be remembered is that when complete with address, stamp, return notice, etc., the face of the envelope should appear balanced and nothing should seem awkwardly placed.

138. The stamp. The only place for the stamp on an envelope is the upper right-hand corner. The stamp should of course be placed right side up and exactly in the corner. If two stamps are placed on an envelope, care should be taken to see that they do not overlap.

When a letter requires a reply that is distinctly a favor, a stamp may be inclosed ; but it is better to inclose a self-addressed stamped envelope, as this removes the possibility of a mistake in the address on the reply. Many firms, however, regard an inclosed stamp or envelope a nuisance. They consider the labor of caring for the inclosed stamp to be more than it is worth, and they prefer to use their own envelopes.

Hints for addressing envelopes. The following points are worthy of consideration in addressing an envelope :

1. The sign "c/o" is allowable for "care of" ; as, "c/o John G. Hall & Co."

2. The sign "#" before a street number is not necessary. Write "22 Gray Street," not "#22 Gray Street."

3. It is better to capitalize "Street," "Avenue," etc. "22 Gray Street" is preferable to "22 Gray street."

4. "Street," "Avenue," etc. may be abbreviated ; thus, "St.," "Ave."

5. The abbreviations of the names of states should be written with care. It is better to spell in full the name of a state unless it is a long word like "Massachusetts" or "Pennsylvania."

The postal authorities do not abbreviate the following :

Oregon	Samoa	Alaska	Guam	Iowa
Hawaii	Maine	Idaho	Utah	Ohio

Some approved abbreviations for names of states are as follows :

Cal.	Kans.	Nebr.	W. Va.
Col. (Colo.)	Ky. (Ken.)	Okla.	Wis.
Ill. (Ills.)	Mont.	Pa. (Penn.)	Wyo.

EXERCISE 182

Write a business letter on any subject of your own choosing or select one of the following subjects :

1. Order a carload of flour from James Miller and Company, Omaha, Nebraska, supplying necessary data yourself.
2. Write to a furniture firm, asking prices on mahogany and oak dining tables.
3. Order a ton of coal.

EXERCISE 183

Pass your letter written as directed in Exercise 182 to some other student for examination. Examine the letter you receive for criticism according to the following points :

1. A business letter should obey the conventions.
2. It should have a definite purpose.
3. It should be clear and to the point.
4. It should be courteous and, as far as possible, convey a pleasing impression.
5. It should be correct in form, spelling, punctuation, grammar, and composition.

Make a written criticism of the letter you have examined and return the letter with the criticism.

Rewrite your own letter, profiting by the criticisms you have received.

139. The definite purpose of a business letter. Business letters may be divided into two great classes — the buying letter and the selling letter. The selling letter is usually considered the more important, for a person is primarily in business to sell.

There are really as many kinds of letters as there are phases of business, but as buying and selling are the fundamentals of commercial life, so most business letters directly or indirectly deal with one of these matters.

Business letters are written to accomplish certain definite purposes. A selling letter that does not make a sale, a letter

of application that does not get the place for the applicant, and a dunning letter that does not result in a collection are all, at least for the time being, failures. In the last analysis, form, style, grammar, everything, are only means for making an effective letter. A business man would a hundred times prefer the letter that sells, even with a grammatical error in it, to the one correct in composition which is thrown unheeded into the recipient's waste basket. But one should always remember that an effective letter full of errors in composition and grammar is effective not because, but in spite, of these errors. A lame runner may possibly win a race, but no one thinks the runner's victory is due to lameness.

EXERCISE 184

Make a careful outline (pp. 146-148), summarizing what has been said in the preceding pages about the form of a letter. The following suggestions may be helpful:

THE FORM OF A LETTER

- I. The paper
 1. Quality
 2. Pages
- II. Parts of a letter
 1. Heading
 - a. Position
 - b. Parts
 - c. Punctuation
 2. Complimentary address
 3. Salutation
 4. Body
 5. Complimentary close
 6. Signature
- III. Folding
- IV. Envelope

140. Laws of composition in letter writing. In the body of a letter you will have to use your knowledge of grammar and

the laws of composition. The use of words, and sentence and paragraph structure, demand close attention. Unity, coherence, and emphasis are the three great qualities that you must give your letters.

EXERCISE 185 — Oral

One of the first business letters that you may be called upon to write is the letter of application. Try to show to the class how it may be considered as a *selling letter*.

Show that when a business man writes a letter in which he offers to employ some one, he is writing a buying letter.

Examine the letters that follow the advertisement given below and be ready to point out any important omissions in the first letter. Give your reasons for preferring one of the letters as the more suitable answer.

ADVERTISEMENT

WANTED — First-class, experienced bookkeeper who is also an accomplished stenographer. Address in own handwriting, giving age, experience, and salary expected. Lauriat & Edwards, Box 1842, Topeka.

Gentlemen :

I wish to apply for the position in your add.

I graduated from the Central High School where I took the commercial course and obtained honors. I have inclosed letters of recommendation from Principal A. M. Hadley and Mr. W. C. Bryant, head of the Commercial Department.

I should expect twelve dollars a week to begin with.

Hoping to hear from you favorably, I remain,

Yours sincerely

Lloyd B. Kent

Gentlemen :

I should like to be an applicant for the position of book-keeper which you advertise in this morning's *Globe*.

I am twenty-four years of age, and a graduate of the Central Public High School. The first three years after

leaving school, I worked as billing clerk for Hayden and Company, Medford Wharf, City. Since leaving Hayden and Company, I have been assistant bookkeeper with Melville Morton and Company, Coal Merchants, River Street, City. In the forenoons I have acted as Mr. Morton's secretary, and can accept dictation at the rate of 125 words a minute.

You will find inclosed a copy of a testimonial that Hayden and Company gave me when I left their employ; and Mr. Morton informs me that he will be glad to answer any inquiries that you may care to make about me. His office telephone number is Main 660-Y.

I believe that I am an efficient bookkeeper and reliable stenographer. I should expect a salary at the beginning of twenty-three dollars a week.

Yours respectfully,

George A. Coolidge

EXERCISE 186 — Oral

Criticize Lloyd B. Kent's letter in its use of the pronoun "I." What have you to say about the coherence of the sentences? Examine closely the punctuation.

EXERCISE 187 — Oral

Compare the following letters on the same subject and select the one that seems to show the more originality:

Dear Sir:

We have read with much interest the manuscript which you were good enough to send us, but after careful consideration we regret that it is unavailable for our present purposes and we are returning it to you herewith.

It is unnecessary for us to assure you that anything else you may care to submit will receive our prompt and hopeful consideration.

Yours very truly,

Metropolitan Publishing Company
by G. L. K.

Dear Sir:

We found your manuscript, "The Quaker Boy," exceedingly interesting and unique, but more of a narrative than a story. For the reason that it is a narrative, it will be unavailable for our columns.

We hope that you will send us something else for consideration.

Yours very truly,

Ralph B. Page, Assistant Editor

EXERCISE 188 — Oral

Be ready to define the words "general" and "specific." Explain why a *specific* statement is often preferable to a *general* one. Are the statements in the paragraph beginning "I am twenty-four years of age" (p. 182) specific or general?

EXERCISE 189

Rewrite the first letter in Exercise 187 and be ready to show how you have improved it.

EXERCISE 190

Write the kind of letter that you think is likely to be favorably considered by Lauriat & Edwards as a reply to their advertisement (p. 182).

EXERCISE 191

Exchange the letter that you have written in Exercise 190 for that of some other student. Prepare a written criticism of the letter that you have received. The following suggestions may aid you. Use complete sentences in writing your criticism.

1. Remark on the general appearance of the letter, penmanship, margins, position of the heading, etc.
2. Examine the heading, complimentary address, etc. to see that the arrangement and punctuation are correct.
3. Be careful to see that the salutation and complimentary close indicate the same degree of intimacy.
4. See that the body of the letter is (a) well planned, (b) correctly paragraphed. (If there are two or more paragraphs,

see that the laws of unity and coherence for connected paragraphs apply.)

5. See that each paragraph (*a*) deals with only one subject, (*b*) has its sentences well arranged, (*c*) shows variety in use of sentences.

6. Examine the sentences for (*a*) unity, (*b*) coherence, (*c*) emphasis, and (*d*) euphony.

7. In short, see that the letter is reasonably *clear*, *accurate* and *concise*.

CHAPTER VII

LETTER OF APPLICATION

141. General requirements. One of the first letters that interests the young man or woman going into business is the **letter of application**. The purpose of such a letter — to secure the writer a position — must never be lost sight of in writing it. All that has been said in Chapter VI about the form of a business letter applies here. Usually the applicant is expected to apply in his own handwriting. Such things as erasures, ink blots, and incorrect spelling or folding give an unfavorable impression of the writer.

There is no set form that can be given to be blindly followed. A letter of application must be adapted to the particular circumstances, and it is in meeting these circumstances that the applicant's fitness for the place will be shown. He may be asked to call, and then be required to give an exhibition of his ability by sitting down and writing out his application offhand. He may know some member of the firm personally, and must then suit his letter to the degree of acquaintanceship he has with the firm. On the other hand, he may know the firm only by name, or all he knows may be that he is to write to "X," *Herald* Office, or some such address.

Letters of application are likely to be most effective when absolutely truthful, modest, dignified, and frank, but not boastful. Hamlet's advice to the players may well be remembered: Do not "split the ears of the groundlings. . . . Be not too tame neither, but let your own discretion be your tutor." You can leave to your letters of reference what you cannot well say yourself, — "let another man praise you and not your own mouth," —

yet few business men will dislike a plain statement of what you have done and honestly think you can do. You do not need to say that you are honest and reliable, for your teacher, principal, or last employer can give you credit for such things with more dignity than you can yourself; but you can speak of your success in commercial arithmetic, of your training in bookkeeping, or of the satisfaction you gave your employer as a delivery man on a grocery wagon. If you have worked up a new paper route yourself, or worked in a clothing store on Saturdays, or helped your father in his business and think that you did your work well, it is likely your prospective employer will be glad to hear briefly about it.

142. Answers to advertisements. The following letters, which were written as answers to newspaper advertisements, are worth careful study. Do not suppose that they are models which you are in future blindly to follow. No doubt better letters can be written to fit these very advertisements; these examples give only a general idea of what may be required in other cases.

LAUNDRY — Young man with some practical knowledge of machinery to make repairs and assist foreman. Fair salary, and opportunity for increase. Apply by letter in own handwriting. Crown Laundry Co., 510-512 Burton St., Bristol.

309 Lake Ave.
Bristol, Ohio
June 17, 19—

Crown Laundry Co.
Bristol, Ohio

Gentlemen:

Replying to your advertisement in the *Bristol News* of June 2, I wish to say that I am seeking the kind of position you offer.

I am nineteen years old, and expect to graduate from the Bristol Technical High School this month. During three years of the course in this school I have been working with many kinds of machinery, and have helped to set up the machinery

in one of the school shops. I have also assisted in repairing various kinds of machines.

My father is a chauffeur and I have helped him in repairing automobiles. Last summer I took a party of excursionists on a three weeks' tour. While we were in West Epping, N.H., away from repair shops, my machine was badly damaged by falling through a rotten bridge. I had to repack two cylinders, and rig up a temporary steering wheel myself.

Inclosed you will find a copy of a letter from Mr. George G. Short, owner of the Short Garage and Repair Shop, Bristol, Ohio. I have been acting as chauffeur for him and working around the garage after school. I am also permitted to refer to Mr. H. L. Moulton, Principal of the Bristol Technical High School, and to Mr. James T. Waters, Head of the Mechanical Department of the same school.

Yours truly,
Irving P. Smith

OFFICE ASSISTANT, with experience in bookkeeping and typewriting, wanted for position involving much detail and requiring matured judgment and accuracy; salary, \$15. Address, giving age, education, experience, and references, A 956, *Herald* Office.

17 Wakefield Avenue
Toledo, Ohio
July 31, 19—

A 956
Herald Office

Gentlemen:

I wish to apply for the position advertised in the morning *Herald*, as per the inclosed clipping, and feel that I am competent to meet the requirements which you have specified.

I am twenty-seven years of age. After graduating from high school I took a two years' business course in one of the best commercial schools in Toledo, studying both bookkeeping and typewriting. Following this, I have worked for three years in a lawyer's office, where I am at present employed. My sole reason for wishing to make a change is that I see no opportunity for promotion here. I wish, therefore, to enter an office

where the work requires individual responsibility and judgment, and where there is room for advancement.

If you wish to verify these statements, I would refer you to Mr. James E. White, Principal of the White Commercial School, and Mr. John R. Seaver, Principal of the Redbush High School. If you wish still further references, kindly communicate with Mr. Horace Greene, President of the Toledo Woolen Company, or Mr. Frank Morse of the Second National Bank.

Trusting that I may hear from you, I am

Very truly yours,

Jessie Cattell

Lincoln, Iowa

October 5, 19—

John C. MacLeod, Esq.

Superintendent of Public Instruction
Madison, N.C.

Dear Sir:

Having learned that there is a vacancy in the Willow Street Grammar School of your city, I beg leave to offer myself as a candidate for the position.

I am a graduate of the Lincoln High School and of the State Normal School at Columbia, class of 1909. For the last three years I have been teaching the sixth grade in Grammar School Number 5, in this city.

Inclosed you will find testimonials from Principal R. B. Parrish of Grammar School Number 5, and from Dr. Frank T. Lyons, Superintendent of the Columbia State Normal School; I am also permitted to refer to Professor Raymond Powell, of the Education Department in the Normal School, and to Mr. Louis L. Palmer, Superintendent of the Lincoln schools.

I should welcome a personal interview at your convenience.

Yours respectfully,

(Miss) Amey M. Bell

NOTE. "Yours respectfully" is used correctly in the above letter (see p. 170). To have used "Yours truly," however, would have been in equally good form.

OFFICE BOY in an engineering office; high-school graduate preferred; state age, education, and experience, if any. Address A 9668, *Herald* Office.

24 Ash St.

Boston, Mass.

August 6, 19—

A 9668

Herald Office

Boston, Mass.

Dear Sir :

Please consider me an applicant for the position which you advertise in this morning's *Herald*. I am twenty-one years of age, a graduate of the Belmont High School, Massachusetts, in the class of 1910. The following year I took a graduate course in mechanical drawing in the Mechanic Arts Institution of this city. I am at present an apprentice in the shops of the J. W. Morse Company, machinists.

I should be glad to have a personal interview and can furnish references if desired.

Yours truly,

Philip Crawford

FORM OF ADDRESS FOR ENVELOPE

A 9668

Herald Office

Boston

Massachusetts

143. The impersonal advertisement. *An impersonal advertisement is one in which the advertiser's name does not appear.* As it usually requires only a brief answer, the applicant may properly

omit both salutation and complimentary close. The chief thing to be sought in such cases is a personal interview. A word as to the presumed fitness of the applicant may be added. Such a letter may appear in the following form :

June 18, 19—

X 378, *Cleveland Herald* :

I think I can fill satisfactorily the position which you advertise, and I should welcome a personal interview.

Charles E. Hamilton
52 Lake Avenue
St. Louis, Mo.

But though such a letter may be effective in answering any kind of advertisement, the fact is, no rule can be given. What may suit one employer may displease another. There is no rule of three by which to write letters of application. Here, as elsewhere, originality is sure to count.

A letter of application may state the following facts :

1. The reason which led to writing the letter. For example,

I should like to apply for the position mentioned in your advertisement in to-day's *Sun*.

Learning from Mr. James S. Childs that you are looking for an office boy, I should like to apply for the position.

The Shawmut Mercantile Agency has advised me to apply for the position of stenographer in your office.

2. The age of the applicant or a statement from which the approximate age may easily be deduced.

3. General qualifications : kind of studies taken that bear directly on the position applied for ; practical experience. Any special qualifications.

4. Any further information : testimonials ; inclosed name and address of persons to whom applicant may refer ; question of salary, if it seems wise to mention it ; request for personal interview.

A stamped and self-addressed envelope is a very good thing to inclose; it will prevent any mistake in your address if the employer writes to you, and it will show how you address an envelope.

The following hints are also worthy of attention :

Do not say "I saw your adv. (or ad)." Use some expression a little more dignified, such as, "I have seen your advertisement." In giving your age and qualifications do not think it necessary to write your autobiography. Concise, simple statements are what count.

You may give as references the names of persons who know about your training. It is usually best not to include copies of testimonials unless the advertisement that you are answering asks for them. It is well to offer to submit copies if desired. It is usual to mention at the bottom of the letter, on the left-hand side, the number of inclosures (p. 154).

Be careful in referring to salary. If you are asked to state the salary you wish, you must use your judgment. A beginner had better look for a place where merit will receive promotion rather than for as much money as possible at first. On the other hand, no honest business man should expect you, if you are a person of experience, to undervalue your services.

144. Grammar and the rules of composition. It should scarcely be necessary to repeat that a letter of application must avoid mistakes in grammar; "I *seen* your advertisement," instead of "I have seen your advertisement," is likely to destroy the value of an application at the very beginning.

The following suggestions may help :

1. An outline or plan is a good preliminary to your actual letter. It will help you to assemble in a good order the points of which you should speak.

2. Unity is necessary. You wish to be considered favorably for the position. Everything in your letter is to develop that topic.

3. Coherence is necessary. You are trying to make clear to your prospective employer your fitness for the position. Your ideas should be well arranged, so that he may understand clearly what you have to say.

4. Euphony must not be forgotten. Beware of needless repetitions. Too many sentences beginning with "I," or faults of a similar nature, must be guarded against.

5. Emphasis. You wish to impress the reader of your letter. Get the telling points where they will receive the most attention. Do not, however, mistake wordiness for emphasis. Is the question of salary a good point to emphasize strongly in a beginner's letter?

EXERCISE 192

Make brief outlines for the letters on pages 188 and 189. Notice the last sentence in each letter. Which seems to be the most suitable ending? Have you anything to say about the expression "I remain" at the close of the letter on page 197? What degree of intimacy does it imply?

WOMAN with managerial ability wanted to take charge of a high-class business. Address A 963, *Herald* Office.

July 31, 19—

A 963,
Herald Office

Gentlemen:

Having noticed the inclosed advertisement in this morning's *Herald*, I wish to apply for the position referred to. While your request is rather indefinite, I feel that my business experience has been sufficiently broad to adapt me to any reasonable work requiring managerial ability.

If you desire references or more complete information regarding my experience, I shall be glad to give details upon request.

Trusting to hear from you in regard to this position, I remain

Very truly yours,

Viola Dakin

WANTED — Young lady for clerical work in private club library of 10,000 volumes; salary to start \$9. Apply by letter only, giving age and qualifications. Room 21, 275 Call St., Winchester, Ky.

32 Summer Street
Lexington, Ky.
July 6, 19—

Room 21
275 Call St.
Winchester, Ky.

Gentlemen:

I have noticed your advertisement in the *Daily Mail* for a young lady to do clerical work in a private club library and herewith make application for the position.

I am nineteen years old and graduated from the high school a year ago last June. For the past six months I have been assisting in the public library in this city, and left there only when the work for which I was hired was completed. If you wish information in regard to my ability, I can refer you to Miss Sarah A. Smith, Librarian.

Yours respectfully,
Janet McDowell

EXERCISE 193

I. Write a letter answering the following advertisement in accordance with the outline given below:

JUNIOR CLERK. American, high school graduate, age 18-20, good at figures; good place for right person, beginning \$8 weekly. Address C 3403, *Herald* Office.

OUTLINE

Age: nineteen years.

Education: general high school course.

Business training: afternoons after school, delivery man for J. D. Brown's hardware store; summer vacations, office clerk in Sunset Hotel, Los Angeles, Cal.

References: J. D. Brown, Tacoma, Washington; John L. Stevens, proprietor of Sunset Hotel, Los Angeles.

Inclosure: copy of letter from John L. Stevens.

Other information: general intentions.

2. Write the answer recommended as suitable when replying to an "impersonal" advertisement.

EXERCISE 194

In accordance with the outline given below, answer the following advertisement :

YOUNG MAN wanted : to grow up in office of old established wholesale house ; this means a life position to the right one ; must be of neat appearance, courteous, and adaptable ; salary, \$5 a week, with yearly advance. Address C 3454, *Herald* Office.

OUTLINE

Direct occasion of writing ; age ; school training ; business training ; references ; inclosures.

EXERCISE 195

Make outlines, as in Exercise 193, for two of the following advertisements :

WANTED — D. e. lady bookkeeper to fill good position ; must be quick and accurate ; state age and salary. W 324, *Globe* Office.

ADVERTISING ASSISTANT — Young man, knowledge of stenography and typewriting, some experience in advertising department, good on English, willing to turn his hand at anything for the sake of development along advertising lines ; salary, \$15 to start. Address by letter only, Client, Box 3536, Boston.

YOUNG LADY for clerical work in office, 8 miles from Boston, experience not necessary, but must be accurate at figures, small pay to start with, good chance for advancement. W 301, *Globe*.

OFFICE MAN — One experienced in leather business preferred ; advancement made on merit ; state experience and salary desired. Address B 9390, *Times* Office.

EXERCISE 196

Following the outline you have made, write a letter answering one of the advertisements in Exercise 195 or an advertisement of a similar nature taken from your local paper.

Pass your letter to some other pupil, who will prepare a written criticism of it.

Revise your letter in accordance with the criticism that has been made of it.

145. Value of carefulness. Few persons can dash off a letter of application. The writer knows of the successful applicant for an important position who devoted one whole week to the composition of his letter and rewrote it twenty times or more. Every word was weighed and made to tell. Of course the writer of this particular letter felt sure that what he wrote would be submitted to almost microscopic scrutiny. A beginner may think that his letter asking only for a beginner's place is not likely to be examined so carefully, but any one starting to make a career for himself will find it pays to do to the best of his ability what he undertakes. His letter of application may be his first important means of creating an impression.

The letter on page 197 was actually written by a young man applying for the position mentioned in the advertisement given below. On the whole it is the kind of letter the average young man might write. It has good points and is on the face of it frank enough, but it is just the average letter; almost any boy could write it, and it is certainly not the letter to be picked from fifty or more as the best.

THE *Cleveland Courier* wants a bright young man, high-school graduate, to learn journalism at this office from the bottom up. Apply in your own handwriting. Don't write your autobiography, but tell us briefly what you have been doing. Editor *Cleveland Courier*

42 Webster Street
Cleveland Ohio

June 3, 19—¹

Editor in chief²

Cleveland Courier

Cleveland, Ohio

Dear Editor:³—

⁸ Seeing your ad.⁴ in your paper in which you state that you wish a competent⁵ young man to learn Journalism, I am taking this chance⁶ of putting myself at your disposal.⁷

¹⁸ As regards,⁹ experience in Journalism, I am sorry to say that I am lacking.¹⁰ I am sure,¹¹ however, that I have sufficient ability to prove myself entirely¹² satisfactory to your demands.

I am a graduate of the Curtis High School.¹⁴ From this school I am confident¹⁵ that you would receive excellent references.

In regards salary¹⁶ I am willing to leave this matter in your hands as I am sure that you would estimate my worth far better than I could. Hoping that you will give this application fair consideration,¹⁷ I remain,¹⁸

Yours Sincerely¹⁹

W. S. Gresham

NOTE. The superior figures in the letter indicate the corresponding paragraphs in Critical Suggestions below.

Before reading the suggestions given below go over the letter carefully and make a note of all the changes that you would make.

CRITICAL SUGGESTIONS

1. Is the punctuation in the heading correct and complete?
2. Is *Editor in chief* a good title in the complimentary address?
3. Is the salutation satisfactory? Is the punctuation after the salutation the best?
4. *ad.*
5. *competant*. Does this word look right?

6. Is *chance* the best word for this sentence.
7. *putting myself at your disposal*. Try some other phrase.
8. See if you can express the first sentence more concisely.
9. Is there need of a comma after *regards*?
10. Compare the sentence beginning *As regards* with the following: "I have not had any experience in real journalism."
11. Is *sure* a little too strong? Comment on the expression *I have sufficient ability*.
12. Omit *entirely* and see if you have weakened the sentence.
13. Compare the second paragraph with the following: "I have not had any experience in real journalism unless writing for the high-school paper may be counted in my favor. I have, however, talked with a number of persons engaged in journalistic work of various kinds, and feel that I should like journalism and know I shall be willing to try hard to learn."
14. What important information is added by giving the writer's year of graduation?
15. Try to get a better word than *confident*. Perhaps you prefer, "The principal of the Curtis High School, Mr. Frank R. Carherny, will furnish you with information regarding my work in school."
16. *salery*.
17. Is it wise to insinuate that your application will not be given a *fair consideration*? Is anything lost if this sentence is omitted? If it is not omitted, would you change the paragraphing?
18. What does *I remain* imply? What punctuation follows it?
19. When is *Yours sincerely* a correct complimentary close? What is the rule for the capitalization and punctuation of the complimentary close?
20. Examine carefully the capitalization throughout the letter.
21. Try to think of some reason for placing the ideas in the second paragraph before those in the third.
22. Are there any important facts omitted in the letter? Can you write a better letter than this? Try it.

EXERCISE 197

Make a written criticism of the letter given below (see p. 180).
Rewrite the letter.

LAUNDRY — Young man with some practical knowledge of machinery to make repairs and assist foreman. Royal Laundry Co., 50-55 Gray St., Roxbury.

2261 Dorchester Ave.
Boston, Mass.
June 25, 19—

Royal Laundry Co.
50-55 Gray St.
Roxbury

Dear Sirs :

In reply to your ad of the 6/25/12 in the *Globe* I wish to say that I graduated from Merchant High School this summer. In school I received a fair idea of the construction of machinery, and this with what I have learnt from my father who is a stationary engineer and who has always done mechanical work leads me to believe that I could fill the position which you have offered.

Yours respectfully
Geo. S. Armington

EXERCISE 198

Write a letter, applying for one of the situations advertised below. You may add such qualifications as you consider a successful applicant likely to have.

A YOUNG ARCHITECT wanted for work to be done early in May at Nahant; an old cottage improved and a new one built. Address Mrs. C. B. Bates, Valparaiso, Indiana

A YOUNG MAN, high-school graduate preferred, wanted in the office of a wholesale house. Address, in own handwriting, H. V. J., *Wheeling Transcript*

A YOUNG LADY wanted to answer telephone, with some knowledge of stenography; previous business experience not required. Apply by letter only. Richards & Co., 200 Causeway St., Deering, Ill. tc ja 19

A YOUNG MAN about 17 years of age wanted to learn the dry goods commission business. Address Box 5147, Chicago, Ill.

A BILLING CLERK wanted to operate Underwood typewriter. Address B. D. C., *State Courier*, Whiting, Pa.

EXERCISE 199

Write a letter of application, using as many as you can of the words in the list in Exercise 87. If you choose, you may answer one of the advertisements given on page 80.

EXERCISE 200

Write a letter, applying for the kind of position you would like to have and for which you think you have the necessary qualifications.

EXERCISE 201

Cut from a newspaper an advertisement the requirements of which you think you could fill. Write a letter as if you were actually applying for the place and inclose your letter in an envelope.

Be prepared to submit your letter to some other student for criticism.

EXERCISE 202

Read the advertisement and the letter given below, and re-write the letter after noting carefully the suggestions beneath it:

DRAFTSMAN WANTED — At Laconia, N.H., to lay out drawings from freehand sketches and make drawings similar to those shown when changes are explained. Apply by letter or in person. Milton Car Co., 60 Essex St., Laconia, N.H.

87 Mt. Vernon St.
Barrington, N.Y.
June 4, 19—

Milton Car Co.
60 Essex St.
Laconia, N.H.

Dear Sirs:¹

In reply to your "ad"² in the *Morning Post* of May 30, kindly consider me an applicant for the position of draftsman at Laconia, N.H. ³I have had four years of drawing at the Merchant High School, Boston, where references may be obtained from the headmaster.⁴

Yours truly,
C. H. Sheridan

1. "Gentlemen" is better than *Dear Sirs*.

2. *Ad* is not a good abbreviation. The use of quotation marks in a case like this seems to be an attempt to justify a doubtful expression.

3. Better begin a new paragraph here, as this is a new idea.

4. Give the headmaster's name and address.

The letter does not state definitely whether or not you have had freehand drawing or mechanical drawing or both. You can afford to give more details. It might strengthen your case if you inclosed a copy of a letter from the head of the drawing department in your school. Sheridan may receive the appointment, but really his statement is pretty bare of details and is not likely to be selected as impressive from among thirty or forty letters.

CHAPTER VIII

THE BUYING LETTER

146. Need of caution. Buying is not by any means simple in its details. Caution should be used, because statements in a letter are liable to prove legally binding. If a buyer's order is accepted, he must, as a general rule, accept delivery of the goods even if he has in the meantime changed his mind; if the goods are not satisfactory, the buyer must prove that they are not what his letter specifically asked for. The general rule in the law of sales is an old Latin maxim, *caveat emptor* (let the buyer beware). This tendency to throw the legal responsibility upon the buyer is supposed to have the effect of making men self-reliant and cautious and of decreasing lawsuits. If you buy specifically a *Rex Motor #7*, but find that it will not do your work, you cannot return it unless the seller consents to receive it.

147. Essential parts of a buying letter. The buying letter must be clear and as concise as possible. It has three points that should be especially noted :

1. Exact identification of goods ordered.
2. Directions for shipment of goods.
3. Provision for payment of cost of goods.

148. Identification. Many firms send out catalogues, in which the articles they have for sale are carefully identified by various means, such as a cut, or picture, description, special number, weight, power (of engine or motor), price, etc. Some such method is the practical way of identifying goods, and where possible the buyer should use the seller's method of identification.

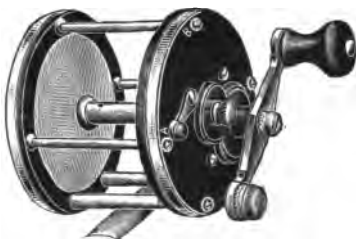
The following descriptions illustrate the modern seller's method of informing the purchaser how to name exactly the article wanted :



ANEROID barometers. Boy scouts, hunters — all travelers, and seamen find our aneroid barometers a necessity. We have them at all prices — \$1 to \$10. Inquire of the nearest dealer, or write to us direct for catalogue. Holden and Company, Clinton, Mass.

ALLENDALE'S COUNTERPANES, the staple Quilt for over fifty years, in homes, hospitals, hotels, etc. Recommended by physicians. Laundered easily as sheets. Extremely durable. Send for Description A to Reliable Quilt Co., Pawtucket, R.I.

Fine Quality Round Rubber Reel,¹ metal bound, wide pattern, quadruple, with adjustable back sliding click, steel pivots, pinion, cog post and click, bushings with oil cups on front and back plates, bridged front plate, Kentucky pattern cross plate, polished nickel plate.



No. 1473, 60 yards, price, \$3.50

No. 1474, 80 yards, price, \$4

No. 1475, 100 yards, price, \$4.50

No. 1476, 150 yards, price, \$5

Frank Miller, 123 Essex St., Salem, Va.

The entire stock of a leading manufacturer of **Willow Furniture** is being sold out at cost. As a leader we are selling a genuine **French Willow Sewing Chair**, stained brown, at **\$4** (regular price, \$8). Buffalo Furniture Company.

¹ Cut reproduced by courtesy of Dame, Stoddard Company.

ALLEN'S SPECIAL MOTORS

3 H.P. Single Cylinder	30 lb.
6 H.P. Double Cylinder	60 lb.
12 H.P. Four Cylinder	100 lb.
30 H.P. Six Cylinder	200 lb.

A HIGH-GRADE MOTOR that will give *constant* and *efficient* service. Especially adapted for *canoes* and *light boats*. Aluminum base, copper water jacket, steel shaft, bronze bearings.

The Allen Manufacturing Co.
Toledo, Ohio

EXERCISE 203

Write a letter, ordering one of the articles just described. Inclose a post-office money order in payment.

Write a letter, asking for more information about one of these articles.

Write a letter, ordering a duplicate of something that you now own — a book, fountain pen, chair, or the like.

EXERCISE 204 — Oral

You have probably found in your own experience that most stores will take back or exchange almost any article. Be prepared to explain in class how this can be reconciled with the statements made on page 202 about the need of the buyer's being wary.

149. Paragraphing. If an article requires an extended description for identification, a separate paragraph should be devoted to it. This, you will see, is in accordance with the requirements of correct paragraphing, which rules that an important topic usually merits a distinct paragraph. If there are two or more such descriptions, many business men prefer to have each description on a separate sheet. The letter on page 205 illustrates the correct form.

Prescott, Conn.
September 6, 19—

Swanson & Sanborn
Colony Square
Philadelphia, Pa.

Gentlemen :

I wish you to send me an open stove suitable for a sitting room. I have not been able to find in catalogues anything that exactly suits me, but Mr. James Eaton tells me that he bought recently from you an open grate stove somewhat similar to the old-fashioned "Franklin," the style of which is, I think, what I wish. The grate in Mr. Eaton's stove is 18 in. long and $7\frac{1}{2}$ in. deep. If you have a stove with a somewhat larger grate, I should prefer it, but if you have not, I will take one similar to Mr. Eaton's. Also send 6 ft. of pipe, 1 elbow, and 1 piece tin sheeting, for under stove, 4 ft. $\times$ $3\frac{1}{2}$ ft. Please send goods by freight.

Also please send by express the following :

300 lb. Barbed Wire Fencing
15 lb. Wire Staples
1 keg 3-inch Wire Nails
15 ft. Chain Traces (light)

Kindly charge to my account.

Yours truly,
Frank McFarland

The second part of this order may very properly be written on a separate sheet. It is an order for stock articles, about which there is not likely to be any discussion ; it is to go by express, as distinct from the stove, which is to go by freight, and it would probably be immediately sent forward.

150. Directions for shipment. Directions for shipment are given when there can be reasonable doubt as to the best way to ship the goods. As a matter of fact, many firms have an expert shipper, whose business it is to know the best carrier for any particular consignment. The buyer, however, may have special

reasons for wishing to receive his goods by freight, express, mail, or in any particular way, and he should then state his wishes definitely. But whether the carrier is named or not, he is liable for goods committed to his care. The seller, however, is liable for damages due to improper packing.

It is correct to order a variety of articles in one paragraph, provided that you have a brief and clear way of identifying each article. Notice the following points:

1. Each item should be given a separate line.
2. The name of each article should be capitalized, but not the amount, quantity, etc.
3. No punctuation is needed at the end of the lines, but some firms prefer to use semicolons, with a period at the end of the last line.

LETTERS ORDERING GOODS

1932 Commercial St., Atlanta, Ga.

March 15, 19—

Smith, Clark & Co.
New Orleans, La.

Gentlemen:

Please ship us at once by freight,

100 bbl. Roller Process Flour
10 bbl. Porto Rico Molasses
15 bbl. New Orleans Molasses
25 bags O. K. Oatmeal
15 bbl. Fine Granulated Sugar
2 bbl. Brown C Sugar
2 bbl. Golden Wheat Starch
20 chests Orange Pekoe Tea

The above are to be billed to us in accordance with the prices and terms quoted in your letter of the 10th inst.

Yours truly,

Jordan, Dutton & Co.
J.

T. F. Roach & Co.
Ottawa, Kans.

Wellington, Kans.
August 5, 19—

Gentlemen:

Please send me the following articles by express and charge to my account:

5 lb. Rio Coffee, 25¢	\$1.25
1/2 bbl. Pearson's Best Flour, \$7.50	3.75
1 Fireless Cooker # 25, mfg. by Kinne & Co.	8.00
1 "Cold Blast" Lantern, size 3	.90

Yours truly,
Robert Ryan

The following expressions copied from actual letters will give some idea of how to state directions for shipment:

1. Kindly ship goods by earliest freight boat.
2. Please make shipment through Earle and Grew's Express Co.
3. I should like the goods sent by the Soo line, fast freight.
4. Please send the goods by Adams Express, special rate with insurance.

A check¹ is a written order on a bank from one of its depositors for the payment of money.

Boston, Mass., <u>July 27, 1926</u> No. <u>751</u>	
The First National Bank	
Pay to the order of <u>E. N. Robinson & Co. - \$1050.00</u>	
<u>Ten Hundred Fifty</u>	<u>00</u> Dollars
<u>E. B. Sherman & Co.</u>	

Study carefully the punctuation in the check given above and note the following facts:

1. The written amount begins as far as possible to the left.
2. A wavy line fills the space after the written amount.

¹ This and subsequent business forms are reproduced from Moore and Miner's "Practical Business Arithmetic," by courtesy of George W. Miner.

3. *And* is usually omitted in the written amount. Write *Ten Hundred Fifty* not *Ten Hundred and Fifty*.

4. Such numbers as *twenty-three* and *thirty-six* are always written with a hyphen.

5. The signature is plainly written.

MODEL FORM

29 Bow St., Cincinnati
January 1, 19—

Park, Smith and Company
Grand Rapids
Michigan

Gentlemen :

Please ship via fast freight the following goods, subject to your best cash discount :

4	# 3116	Antique Card Tables
12	# 635	Brass Bedsteads
3	# 59 A	Cheval Glasses
6	# 3016	Fancy Rockers
2	# 835	Music Cabinets
2	# 1396	Oak Sideboards
3	# 1896	Oak Dining Tables
18	# 3192	" " Chairs
9	# 876	Woven Wire Springs

I am permitted to refer you to the Second National Bank of this city as to my business standing, and am prepared to remit on receipt of your invoice.

Yours truly,
Thomas Davis

151. Provision for payment. Arrangements satisfactory to the seller for payment for goods must be made in the buyer's letter. Every one is likely to know whether the seller will expect him to make payment in full before goods are shipped, or will permit "part payment," "C.O.D.," "subject to approval," "charge account," etc. If one intends to make payment in

advance, his letter should state the form in which the money is remitted and the amount of remittance.

Forms like the following are sometimes used in making remittances or provision for payment :

I inclose a check on the Trenton City Bank for \$18.50, which includes cost of collection.

You will find inclosed draft for \$350 on the Meridian Trust Company, indorsed in your favor.

I have inclosed an American Express Company money order for \$32, which includes express charges.

If satisfactory to you, I should like the goods shipped f.o.b., on sixty days' credit. I refer you to the City National Bank of Conway and to my rating in Bradstreet.

EXERCISE 205

Write the following letter :

April 5, 19—. D. A. Macrady, Kirby, N.Y., orders of George P. Morris, 152 Central St., Albany, N.Y., 1 pr. men's shoes, No. 6, "Redford," style 4, \$3.50; 1 bbl. flour, "Creedon," \$6; 10 lb. rice; 1 cask kerosene oil, \$5. Shoes are to be sent by express, remainder of order by freight. Payment by personal check on First National Bank of Troy.

EXERCISE 206

F. K. Livingstone, Gardner, Wis., on June 6, 19—, sends the following order to M. R. Hovey & Co., West Allis, Wis. :

6 doz. No. 672 ladies' white canvas outing shoes at \$30 a doz.; 5 couch hammocks, khaki-colored, same as order of May 29, 19—. Charge account, 30 days. Goods to be sent by express.

In writing this letter remember that though it duplicates a previous order, it must be complete. The buyer should not compel the seller to refer to a previous letter in order to identify goods. In other words, each exchanging letter should be complete in itself.

EXERCISE 207

Write a buying letter, complete in all details, in answer to the following circular notice.

Order all or any of the goods specified.

Check your letter according to directions given on page 202, to see that no important statement is omitted.

MEN'S BELTS**25c.****(Limited Quantity)****ENGLISH OXHIDE — Tan and Black****A DISCONTINUED LINE****WE GIVE YOU THE BENEFIT****Black or Tan Leather**

With Brass Buckle	\$1.00
-----------------------------	--------

Black Tubular Calfskin

With Gun Metal Buckle	1.25
---------------------------------	------

Same in Pigskin	1.50
---------------------------	------

Solid Pigskin

Leather Covered Buckle	2.00
----------------------------------	------

Black Seal Goat

Double and Stitched, with Solid Nickel Buckle	2.00
---	------

WINSHIP LEATHER STORE**71 Broadway****Harrisburg, Pa.**

152. Subscriptions. In subscribing for a newspaper or magazine it is best to state specifically (1) the amount of money inclosed; (2) when the subscription is to begin; (3) how long it is to run.

643 West Sixty-third St.
Philadelphia, Pa.
December 1, 19—

The Curtis Publishing Company
Independence Square
Philadelphia, Pa.

Gentlemen :

You will find inclosed an express money order for one dollar and fifty cents, for which please send the *Ladies' Home Journal* to my address for one year, beginning with the first issue of January, 1915.

Yours truly,
(Miss) Lillie F. Simmonds

NOTE. If the writer does not mention the issue with which his subscription is to begin, the publisher usually sends the next month's issue.

EXERCISE 208

1. Subscribe for one year to *Munsey's Magazine*, \$1.50; publishers, The Frank A. Munsey Company, 175 Fifth Avenue, New York City.

2. Renew your subscription to *The American Boy*, \$2.50 a year; publishers, The Sprague Publishing Company, Detroit, Mich.

3. Write a letter to the publisher of a local newspaper, asking him to send his paper to your summer home for two months.

4. Write a letter to Street & Smith, Cor. of Seventh Avenue and 15th Street, New York City, publishers of *Ainslee's Magazine*. Ask them to change your address as a subscriber to that magazine.

NOTE. In asking a publisher to change your address, give the old address as well as the new.

EXERCISE 209

Write a letter, giving a cash order for one of the articles described on page 212. Without destroying its clearness, see how concise you can make your identification of the article you wish.

TAFFETA RIBBON REMNANTS— $4\frac{1}{2}$ inches wide, all silk, from 2 to 10 yards in length, colors, pink, white, cream, maize, navy, old rose, royal blue, reseda, brown, gray. Price, $12\frac{1}{2}\phi$ a yard. Lipson Company, 57 Arch St., Chicago, Ill.

THE ONLY SELF-THUMBING REEL MADE—\$6; New Model F with jewel caps—\$7.50. 2 inches high. Pillars, $1\frac{7}{8}$ inches. 4-multiple; sliding click and drag. Inside the spool is a simple device that thumbs the reel mechanically, centrifugally provides a slight pressure (reduced to nothing as the bait slows down), and more evenly than any thumb can do it. Everite Reel Co., Washington, Ind.

EXERCISE 210

To complete the following exercise each student should write three letters.

Secure from an advertisement, a catalogue, or from an exercise in this book a description of some article and the name and address of the seller.

1. Write a buyer's letter for the article you wish to have. Pass your letter to some other student.

2. Write a seller's reply to the letter passed to you, giving one of the following replies:

a. Seller has not the desired article in stock and cannot secure it before a month's time, but he describes an article which he has in stock and recommends as a substitute.

b. Seller says that the price named by buyer has been superseded by a 10 per cent advance in the new catalogue. He holds buyer's letter, awaiting further information.

c. Seller writes that by agreement with his representatives he does not sell to retail trade, and gives buyer the names and addresses of two firms in buyer's state that handle article described.

3. Pass the letter you have just written to the student who wrote the buyer's letter to which yours is an answer.

4. Answer the seller's letter you have just received, terminating the correspondence.

CHAPTER IX

THE SELLING LETTER

153. Classification. Selling letters are probably the most important part of all business correspondence, and persons who can write effective ones often command large salaries. Setting aside the actual sale or the personal interview, almost all business planning may be said to be directed toward obtaining an opportunity to write a selling letter.

Selling letters may be classified under two heads :

1. Circular (general) letters.

a. To the "trade" in general.

b. To persons known or unknown to the writer.

2. Personal letters.

a. To a *particular* person, offering to sell him something.

b. To a *particular* person, answering his inquiry about something he wishes to buy, or a reply to an inquiry.

If the seller, when he offered his goods for sale, knew the name and address of every person who would buy his article, business would be simple. In real business, however, one of the most important and most difficult things is to find out who really want what is for sale. The merchant is not unlike the prospector for gold, who, while he may believe there is some truth in the old saying, "Gold is where you find it," still knows that in the long run it pays best to proceed scientifically. The seller proceeds systematically to discover his buyers through some form of advertising.

Advertising may be considered from the business point of view as anything that calls attention to something for sale.

154. The circular letter. *A circular selling letter is a form of advertising.* In it the seller seeks to interest in the article for sale prospective buyers who are not known to him personally or to whom he has not the time to write personally. It may lead to direct sales or to letters of inquiry.

The ineffectiveness of this kind of letter frequently lies in its impersonal character. The person who receives it is not likely to be as warmly interested in its contents as in those of a private letter to himself. He probably feels that hundreds and perhaps thousands of persons have received similar letters.

Few personal letters, known to be such, are passed unread; but thousands, probably millions, of circular letters find their way to the waste basket after receiving scarcely a glance. A circular letter should be so written that it will receive a little, at least, of the attention that a personal letter seems to gain by right.

Some business firms, taking advantage of the accuracy of the duplicating and typewriting machines, prepare circular letters which, in appearance at least, resemble personal letters. There seems to be no sound reason why a circular letter need attempt to appear anything else than it is. Few business men are likely to be deceived into believing that such a letter is really personal. If it is to have consideration, it must have merit as a circular letter and not because it is a good imitation of a personal letter. But in many instances the circular letter contains in its very nature the personal touch. The writer is thinking of a limited number of persons whom he knows to be interested in the subject discussed.

155. Specific directions. A circular letter should be sufficiently broad to reach everybody intended and yet personal enough to have individual interest. A letter of this kind should have the following qualities:

1. It should have at the beginning a statement likely to interest the receiver at once.
2. It should mention the strong points of the article for sale.

3. It should be direct and to the point.
4. It should be truthful and, as far as possible, be its own evidence of the truth of its statements.

In addition a circular letter should plainly indicate what the sender wishes the receiver to do. If he is expected to mail an order, a blank form should be inclosed, simple and direct as possible, which he can fill out ; if it is desired that he should inquire further, he should be shown how to make inquiry easily ; if the advertiser wishes the prospective customer to allow his agent to call, he should send the customer a card, upon which is printed such a request for him to sign.

CONTINENTAL CLOTHING HOUSE
WESTON ST., MILWAUKEE
SPECIAL INDUCEMENTS FOR CUSTOMERS

December 23, 19—

Dear Sir :

During the month of January we hold our ANNUAL REDUCTION SALE of Winter Overcoats, Men's Furnishing Goods, Hats and Shoes.

We shall make radical reductions from regular prices that will show you a saving in many cases of 25 to 50 per cent.

Thursday, December 26,
Friday, December 27,

are set aside for you to make your selections before the sale is advertised in the newspapers, Saturday, December 28.

Our charge customers can take full advantage of this important January sale and have purchases charged to their account, the bill of which will not be rendered until February 1.

Yours very truly,

The Continental Clothing House

P.S. Please present this letter.

156. The personal touch. A circular letter may be addressed to a particular class of customers with whom the sender may claim a certain acquaintance ; for instance, the " charge " customers

of a firm, the married women customers, the subscribers to a former issue of stock, etc. A circular letter addressed to such a class may differ much from one sent indiscriminately; and it is generally assumed that the receiver will be somewhat pleased and interested if he is made to feel that he belongs to a special class with whom the writer believes it pays to correspond.

Dear Madam :

We desire to express our appreciation of the patronage you have accorded us, and take pleasure in announcing our greatest sale.

Inclosed you will find a circular which will more fully explain the purpose of our great

THIRD OF A CENTURY SALE

We shall use every endeavor to conduct this sale in such a manner that you will be served promptly and without annoyance. We trust you may secure some of the exceptional values we shall offer during the week of June 24-29, 19—.

Very truly yours,

F. S. Bowditch Company

June 10, 19—

157. Miscellaneous uses. The circular letter is also frequently used in making general announcements, such as change of location, dissolution of partnership, change in rate of discount, introduction of a new line of goods, etc.; but in the end such letters are directly or indirectly designed for the purpose of all selling letters—to keep the seller and his goods in the mind of the possible buyer.

After September 1, 1914 We shall be at our new store in Quentin Square James J. Lloyd Company
--

In the above announcement what is really a kind of circular letter appears in the form of a card.

158. Reply to a letter of inquiry. From the point of view of the seller, his advertisement has been successful when it leads to an inquiry from some prospective buyer. A letter of inquiry gives the seller the opportunity to write directly to the inquirer, telling him about the article for sale. Of course, not all letters of inquiry are followed by sales; but if the seller fails to make a sale after receiving such a letter, he should remember — like the good sportsman who fails to land a fish — that he has probably left something undone.

159. The letter of reply to a letter of inquiry.

1. The letter of reply must be clear. If the seller fails to answer the inquiries clearly, the sale is probably lost.

2. It must have a fixed point of view. The writer should put himself in the place of the questioner. His letter must not necessarily be one that anybody ought to understand, but *one that the inquirer will understand.*

3. It must be courteous. Every inquirer should be considered worth thoughtful attention. Small orders often precede larger ones.

Conciseness is desirable, but in answer to a letter of inquiry no necessary detail of explanation should be omitted.

LETTER OF INQUIRY

Houston, Texas

May 15, 19—

The Galveston Motor Company
Galveston, Texas

Gentlemen:

I have been favorably impressed by your advertisement in the *Texas Courier* of a Locomobile, and should like to know if you would allow my chauffeur to bring the car over here next Saturday on an experimental run. I do not drive a car myself and should like to see your machine.

You do not mention terms. Is \$600 your best cash price?

Yours truly,

A. A. Clement

EXERCISE 211

Criticize the reply given below to the letter on page 217.
Rewrite and improve.

May 16, 19—

Mr. A. A. Clement

Dear Sir :

Your favor to hand and beg to state we have a man of ours who demonstrates our cars to inquiring parties. The car will be run out for two parties who want to buy next Saturday. If you want this bargain you had better see it yourself Saturday as it is liable to go at any time. \$600 is our cash price — no disc't.

Yours respectfully,

J. B. M'Grath

160. Replies to general inquiries. A business man is likely to receive many letters of inquiry about his goods, in which the writers give no clue as to what first induced them to write to him. They may not refer to catalogues, advertisements, or circular letters, and they may give only the vaguest description of what they want. Such inquirers, however, should be given careful attention.

Below is given such a letter of inquiry and an appropriate answer :

McAlester, Okla.

June 2, 19—

Stoddard-Wright Co.

St. Louis, Mo.

Gentlemen :

I have been told that there is an artificial baseball curver which can be slipped on the finger in some way to help an inexperienced player to learn how to curve a ball. I don't seem to be able to find just what I want in any of our local stores, and I should like to know if you have such a thing for sale.

I have inclosed a stamp for reply.

Yours truly,

Bob Stewart

Note that in the reply the Stoddard-Wright Company have changed *Bob* to the more dignified form, *Robert*.

June 5, 19—

Mr. Robert Stewart
McAlester, Okla.

Dear Sir :

Replying to your letter of June 2, we regret to say that we do not have in stock any such article as you describe. We are informed, however, that there is an artificial baseball curver, patented some years ago, designed to be fastened on the hand, and we have written our New York agent about the matter. On receipt of his reply we will write you further.

Under a separate cover we have sent you our catalogue of sporting goods. On page 65 you will find marked a mechanical baseball curving machine that may interest you.

Yours truly,

Stoddard-Wright Company

EXERCISE 212

Miss Mary L. Rose (supply address) writes, asking you to express at once, prepaid, C.O.D., 3 doz. manila-covered, ruled blank books, about $8\frac{1}{2} \times 6\frac{1}{2}$ in., at 42¢ a doz. Promises later order of 20 doz. at same terms.

1. Write a reply, accepting offer and saying that you have shipped three dozen books.

2. Write a reply, declining terms proposed, but offer to express, prepaid, 23 doz. at $46\frac{1}{2}$ ¢ a doz. ; or 3 doz. at 48 ¢ f.o.b. Explain carefully why you cannot accept Miss Rose's terms.

161. Criticizing your work. You may think that in business letters of the kind required in Exercise 212, there is small opportunity for attending to the laws of composition. Nevertheless, these laws do apply. Read your letters carefully. Is there anything in either that may properly be omitted? If there is, *unity* is violated. Are your statements well arranged; in other words, have they *coherence*? What point does your last letter emphasize?

EXERCISE 213

Write suitable answers to the following inquiries :

1. A. P. Smith, Three Rivers, Mich., writes your firm, inquiring about Morris chairs. He says rather indefinitely that he wants "two good Morris chairs at a reasonable price." Send him a marked catalogue, recommend two styles of chairs, state that your terms are cash or C.O.D., and that you pay no freight or express charges beyond the state on orders under \$50.

2. L. B. Morrill, West Tampa, Fla., writes to the Richardson Piano Company, Mobile, Ala.; he wishes to buy a piano costing about \$250, and will pay \$50 down and the balance in monthly installments. He gives no references.

3. Pass for criticism to some other student one of the letters that you have written. In examining the letter that you receive for criticism you may refer to the suggestions on page 180.

EXERCISE 214 — Oral

Answers to letters of inquiry frequently call for much care and ingenuity. As an exercise in dealing with such matters, be prepared to state orally how you would dispose of the following problems :

1. Inquirer writes so poorly that part of order cannot be deciphered.

2. — leaves off his address, uses no letterhead, and his name is not familiar to you.

3. — fails to describe adequately what he wants.

4. — quotes impossible selling prices.

5. — asks credit of a cash firm.

6. — asks a wholesale firm to sell at retail.

7. — has overdue account with firm and asks for large consignment. (Firm think he is honest.)

8. — asks that goods be shipped via a route that will charge more than some other route.

9. A comparatively unknown person asks favors that are usually granted only to well-known and excellent customers.

EXERCISE 215

Raymond Potter, Elkins, West Virginia, writes to Ginn and Company, 70 Fifth Avenue, New York City, asking them to send him a copy of Carlyle's "Sartor Resartus," edited by Saintsbury. He incloses \$1.25 in payment. Reply as Ginn and Company's representative, explaining that their edition of "Sartor Resartus" is edited by MacMechan and is widely approved. Explain that the mailing price is \$1.58, and say you are holding his remittance, awaiting reply.

EXERCISE 216

Miss Olivia Jones (supply address) writes to Hurlbut Brothers, Publishers, Lake Avenue, Chicago, Ill., and wishes them to send a list of twelve books suitable for a boys' library (or for a girls' library). She will pay from one to two dollars apiece for the books.

Reply to her letter, saying you have sent her your special catalogue. Make out two or more suggestive lists, but say that you consider your juvenile publications all excellent reading for boys and girls. Take great pains to show you wish to help Miss Jones, for one of your agents tells you that she is wealthy and about to endow a large public library in her home town. Remember the points that you must especially emphasize.

EXERCISE 217

Answer the following inquiries :

1. Daniel H. Sparks (supply address) wants your cash quotation on 50 bbl. corn meal, f.o.b., for immediate delivery.

2. (Miss) Katharine A. Crider (supply address) wishes you to send her six damask tablecloths: three 2×2 yd. at about \$2; three 2×3 yd. at about \$4. She prefers Scotch weave. Reply that you are sending goods of size specified at \$2.25 and \$3.75 respectively, Irish linen, C.O.D., subject to examination. Speak favorably of the tablecloths you send.

EXERCISE 218

C. E. Eaton, Alameda Company, —, writes the Whiting Lumber Company, —, asking if they will ship the following, f.o.b., on 60 days' acceptance :

3 carloads No. 2 Cedar Shingles, \$1.60 per M.

1 carload No. 1 Redwood Shingles, \$2.10 per M.

He also asks, on same terms, quotation on 30 thousand $\frac{3}{4}$ -inch whitewood boards, planed and matched for ceiling, September delivery.

Write a reply, accepting order for cedar shingles ; quote \$2.15 per M. on redwood shingles No. 1, but offer redwood shingles No. 2 at \$1.75 per M.; quote whitewood at \$16. Explain why you cannot offer more than 30 days.

EXERCISE 219

H. A. Slade (supply address), a regular customer of the firm, writes to Saville, Kent & Co., Whiting, Ind., for quotations on immediate shipment of the following :

- 10 bbl. King William Flour
- 10 " Golden Best Corn Meal
- 30 doz. Gilroy Ginger Ale (1 pt. bottles)
- 5 bbl. Good Eating Apples
- 3 cases Navel Oranges
- 3 bunches Half-ripe Bananas

Write a reply.

EXERCISE 220

C. H. Flanders, Hayes, Hayes County, Nebr., writes the Mitchell Furniture Company, South Ottawa, Nebr., that he wishes a sectional bookcase for his sitting room. His letter is very indefinite, mentioning no approximate price or style of case preferred. Answer the letter. Do not forget your catalogue.

EXERCISE 221

1. Write a letter to John A. Savage & Co. (complete the address), asking them to find you a house with requirements as follows :

Furnished house for month of September, near water, electric, and steam cars, good fishing, bathing, and boating, all conveniences. Price, \$35.

2. Write for John A. Savage & Co. a reply to your letter in 1, or pass the letter you wrote in 1 to some other student and write for John A. Savage & Co. a reply to the letter you have received in the exchange.

EXERCISE 222

1. Write a letter to A. Stinson & Co. (complete the address), asking for information about the advertisement given below. If you are not sure what a "filler" is, say so in your letter. Ask if a spring mattress goes with the bed, and if it does not, ask what is the price of a suitable mattress. Make any inquiries you think necessary about payment, shipment, etc.

BRASS BED. Regular price, \$25. With 2-inch pillars and seven $\frac{3}{4}$ -inch fillers, extra heavy throughout, head stands 63 $\frac{1}{2}$. Price, \$16.50.

2. Write a letter to the same firm, asking for more information about the table described below. Ask about the size of the table, the number of extra leaves, and add any other questions you would like to have answered.

SOLID MAHOGANY dining table, heavy pedestal base in dull or polished finish. Price, \$90.

3. Pass your letter to some other student to answer.

EXERCISE 223

Write one of the following :

1. A letter of inquiry about furniture you would like to buy for your own room.
2. A letter of inquiry about buying a new typewriter. You have a — machine, which you would like to go toward paying for the new one, and you wish to pay the balance of cost in installments.
3. A letter of inquiry about a sewing machine that you have seen advertised in a catalogue. Ask to have the machine sent on approval. Inquire if there is a cash discount from the price quoted, \$38.

EXERCISE 224

Write a reply to your letter under Exercise 223, or exchange your letter for the one written by some other student and answer his letter.

162. The "follow-up" letter. When the cumulative effect of two or more communications relating to the same subject is desired, a "follow-up" letter is used. For example, a publisher may wish to call attention to a certain book. One letter in regard to this may go unheeded by the recipient, but if two or more letters are sent, it is probable that his interest may be aroused.

Only persons of mature knowledge and with broad experience of human nature can be expected to write good "follow-up" letters. In general, the remarks that apply to circular letters apply here, but it is usually thought that each letter should be in some way more emphatic than the one preceding it; it should refer to and be a natural sequence to the preceding one, and yet it should be self-explanatory and complete within itself. It would seem best to avoid in any of the later letters an assumption of intimacy with the person addressed.

On pages 225-227 are given illustrations of the first circular letter and two "follow-up" letters :

New York
January 3, 19—

Dear Sir :

Never have more important problems faced this country than to-day. It is imperative that every man should become familiar with the economics, social and political development of our country, and with the conditions which have determined that development. The current problems of the United States should be interpreted in the light of our history, both past and present.

To enable a busy man to familiarize himself with the conditions and problems suggested above, we have recently published "An American History" (600 pp.), by Professor D. J. Maxwell, the eminent writer and historian.

Professor Maxwell has treated his subject broadly, fairly, and fearlessly, and with due regard to the present as well as to the past. Cause and effect are clearly shown.

This new work is bound in durable cloth and is beautifully and fully illustrated with choice wood engravings and half-tone insets, and is amply supplied with superior maps.

If you wish to examine "An American History," please sign and return to us the inclosed card, and a copy of this book will be sent you, express paid. Price and terms are printed on the card.

Yours truly,
Brown and Company

New York
January 18, 19—

Dear Sir :

Not having received from you a card in response to our letter of January 3, with reference to Professor Maxwell's "An American History," we venture to inclose herewith an illustrated and descriptive pamphlet which will give you a good idea of the book.

The reader of "An American History" will be prepared for an understanding not only of the periods of discovery and colonization, etc., but of the periods of reconstruction and of

the political and industrial development since the Civil War, and an intelligent appreciation of modern politics.

Please note the inclusion of a discussion of such subjects as

The Importance of the Great West and its Development

The Growth of Machine Politics

Civil Service Reform

Immigration

Growth of "Big" Business

Conservation of National Resources

The Commission Form of Government

Professor Maxwell's book is indorsed by scholars and statesmen and is preëminently interesting and readable.

We urge you to sign and return to us the inclosed card.

Yours truly,

Brown and Company

New York

February 10, 19—

Dear Sir:

In the *New York Sun*, issue of January 20, 1915, there appeared the following review of Professor Maxwell's "An American History":

The author and publishers are to be congratulated upon the appearance of this new history. It is a timely book and is enlivened by the clear, vigorous style so characteristic of Professor Maxwell. The Colonial Period and the Revolutionary War are finished and out of the way before one fourth of the book is consumed. At the close of the Civil War there is still nearly one third of the book (200 pages) yet unused. From Bull Run to the fall of Richmond takes only thirty pages. This true proportion is maintained. The Reconstruction Period, a subject that is full of possible controversy, is treated frankly, boldly, and fairly. The balance of the book is devoted to a discussion of present-day problems, issues like railway regulation, control of trusts, conservation, direct legislation, and corruption in politics. The reader is given a chance to think on live topics and to put the study of history to a practical use.

The *Chicago Times*, issue of February 1, contains the following:

If Maxwell's "An American History" is as widely read as it deserves to be, we shall have a democracy in fact as well as in name. This book has "red blood" in it.

We believe that a book deserving of such high praise is worthy of a place in the library of every intelligent American. Will you not show your interest in this book by mailing to-day the inclosed card? To do this will cost you nothing and will enable you to judge for yourself as to the merits of Maxwell's "An American History." For terms read the inclosed card.

Yours truly,

Brown and Company

163. The personal touch. So many persons write to a firm and ask practically the same questions, that the same form of letter will often answer adequately inquiries from many sources. But though such a circular letter is a great timesaver, it needs to be used with caution. At best it bears to a real personal letter about the same relation that dialogue committed to memory does to actual conversation. Some persons resent a reply that does not seem directed to them specially. A really personal touch may be given by writing a short letter to the inquirer, stating that his letter has been received and inclosing the regular circular answer giving all the necessary information.

For example, the following is a circular reply sent out by the A. S. Boyle Company to thousands of inquirers :

1908 W. 8th Street
Cincinnati, October 8, 19—

Mr. George Sweet
New Albany, Ind.

Dear Sir :

In response to your recent request, we mail you under separate cover our book "Beautiful Floors—their Finish and Care," which contains expert advice on the finish and care of floors, furniture, and interior woodwork—a book to read and keep for future reference.

The book gives the only satisfactory answer to the perplexing question, How shall I finish and care best for my floors?

OLD ENGLISH FLOOR WAX is a little better than other waxes — that is why it is the "Quality" Wax. It gives a rich subdued luster, is transparent, and accentuates the grain of either natural or stained wood. It is equally suitable for the finest inlaid hardwood floors or plain pine floors, and is the most satisfactory finish for furniture and interior woodwork as well.

Furthermore, this finish is the most sanitary, as dust and dirt will not adhere to it, does not show heel-marks or scratches or become soft and sticky in warm weather. A floor finished with OLD ENGLISH FLOOR WAX presents the most handsome appearance with the least expenditure of money, time, and labor.

The principal dealers in paints carry a stock of our finishes, but if the dealer you prefer to buy from does not, and will not order for you, we refer you to

Jones Brothers, 1300 Mass. Ave.,	Your city
Quincy Square Hardware Co., 670-674 Mass. Ave.,	" "
W. J. Edmands, 221 Mt. Austin St.,	" "
Moore & Bradley, 138 Brattle St.,	" "
Phillips Hardware Co., —	" "

and also the inclosed list of dealers in Boston, who carry a stock of our finishes, and trust that you will favor one of them with your order.

Any special information you desire in regard to your particular floors we shall be pleased to give you on request.

Yours truly,

A. S. Boyle Company

If the writer wishes to give his answer a personal touch, he may omit the date, complimentary address, and salutation, and send the circular with some such brief letter as the following :

Mr. George Sweet
New Albany, Ind.

Dear Sir :

We have much pleasure in answering your inquiry of the 3d inst., and have inclosed a circular giving some of the strong

points of our English Floor Wax. As stated in the circular letter, we are also sending you our book "Beautiful Floors," which we know you will appreciate.

Yours very truly,

A. S. Boyle Company

Such a letter really adds little or no information not in the circular, but it may prove in some instances one of those very little courtesies which often induce the hesitating buyer to send in an actual order. It may be just long enough to call his attention to the catalogue, while he may throw aside the larger circular letter only half read.

EXERCISE 225

Prepare a circular letter that is likely to answer most inquiries about a summer cottage that you have for rent.

EXERCISE 226

Prepare a circular letter as an answer to inquiries concerning one of the following:

1. One of your textbooks.
2. A typewriter.
3. A schoolroom desk.
4. A sewing machine.

EXERCISE 227

Write a personal letter to accompany, in a particular instance, the letter you have prepared in Exercise 226.

164. Acknowledging receipt of an order. It is sometimes desirable to acknowledge receipt of an order, especially when it will take some time to prepare the shipment. Some firms acknowledge every order immediately, on the ground that it makes the buyer feel sure his request is being attended to promptly; and it is a courteous way of making the small buyer realize that the seller appreciates small orders as well as large ones.

Messrs. Jordan, Outlaw & Co.
1932 Commercial St.
Atlanta, Ga.

11-15 Allen St.
New Orleans, La.
March 16, 19—

Gentlemen :

It gives us pleasure to acknowledge the receipt of your order of the 15th inst. We will send you invoice at time of shipment on or about the 21st inst.

Yours truly,
Smith, Clarke & Co.

NOTE. Some firms prefer to specify exactly what the order is, claiming that it is a strong check on possible errors.

The following is the complete correspondence in a complete business transaction :

M. F. Nye and Company
224 West 32d Street
New York, N.Y.

Pawtucket, R.I.
April 8, 19—

Gentlemen :

We are in the market for the following material :

500 Contractor's Shovels
500 Pickaxes
150 Heavy Rakes
250 Heavy Hoes

Kindly quote us your lowest price on the above, also stating when you could make shipment if order was placed with your firm.

An early reply will greatly oblige us.

Yours very truly,
M. M. Osgood Company
by Manager

NOTE. The M. M. Osgood Company might very properly make reference to their method of payment if they think they are not known to M. F. Nye and Company.

New York, N.Y.

April 10, 19—

M. M. Osgood Company
Pawtucket, R.I.

Gentlemen :

Replying to your inquiry of April 8, asking for quotation on shovels, etc., we are pleased to quote you the following discounts from our price list :

Shovels, 50 and 5% (in lots of 500)

Pickaxes, 50 and 5% (in lots of 500)

Heavy Rakes, 60%

Heavy Hoes, 50 and 2½%

These goods are A1 quality, and we know they will give you the best of satisfaction. As we have a large stock at this time, we could make immediate shipment.

Trusting that we shall be favored with your order, which we assure you will be given our best attention, we are

Yours very truly,

M. F. Nye and Company
by Sales Manager

NOTE. M. F. Nye and Company having mentioned no terms, it is understood that the transaction is on a cash basis.

Pawtucket, R.I.

April 13, 19—

M. F. Nye and Company
224 West 32d Street
New York, N.Y.

Gentlemen :

We hereby accept prices as quoted in your letter of April 10, and would ask that you enter our order for goods as listed in our communication of April 8, shipment to be made at once.

Yours very truly,

M. M. Osgood Company
by Manager

NOTE. The M. M. Osgood Company might properly mention their usual method of payment.

CHAPTER X

THE FRIENDLY LETTER

165. The personal element. A form of business letter which is one of the most common and most effective is what may be termed the "friendly letter." Such a letter is written by one person to another where there exists a mutual acquaintanceship, either personal or one that is the outgrowth of years of business relations through correspondence. In these cases, where confidence is established, the writer is enabled to give a personal tone to his letter, and the receiver is likely to be more influenced than if the letter had been written by an unknown person.

Whenever the character of the business will permit, even the largest firms and corporations strive to maintain such relations to their customers that to the respect engendered by honorable dealings this personal element may be added. This is often accomplished partly through agents who travel from place to place, making the personal acquaintance of customers, and through the visits of buyers to the home place of business or agencies.

Frequently a buyer in sending his order or in making inquiries will address his letter to that member or representative of the firm with whom he is acquainted. A reply from such an acquaintance is likely to have a personal touch, and if the writer has secured the confidence of his correspondent, the letter is almost certain to be much more effective than one from an unknown writer.

When the personal equation enters into business correspondence, the letters will naturally show great diversity. Such letters will vary with the personality of those to whom they are written and with the degree of acquaintance the writer has with them.

It is obviously possible to give only the most general directions regarding the writing of the business letter which contains the personal and friendly touch.

The writer should remember that

1. He is under obligation to sustain and, if possible, to increase the confidence of the one to whom he writes.

2. The buyer or prospective buyer is under no obligation to place an order with the writer unless he can make an offer as good as or better than that of some one else.

3. Sincerity and frankness should be apparent.

4. No personal touch should obscure the business aim of the letter. "Business before personality" may be suggested as a precept.

5. He should not assume an unwarranted tone of intimacy.

6. These letters call for more care and acumen on the part of the writer than almost any other kind of business correspondence.

166. Illustrative forms. The following illustrate some of the many forms which a friendly business letter may take:

Elmira, N.Y.

Sept. 3, 1912

Mr. John C. Bean

With Carter, Rush & Co.

Boston, Mass.

Dear Mr. Bean :

Inclosed herewith you will find my fall order for the major part of my paper stock. It is a pleasure to send this order to your house, by reason of the uniformly courteous treatment and fair dealing which I have always experienced at your hands.

I am undecided as yet about placing an order for 32 reams of paper to be used in making a special catalogue. I have a sample of your paper #339A, which you quote at six cents a pound. From another house I have a sample, a part of which I inclose. The figure quoted on this paper is one-half cent a

pound less than for your paper above mentioned. There is no apparent difference between the stocks, and as I have figured pretty close on my contract for making the catalogue, I am naturally desirous of saving this half cent if possible.

It may be, however, that you can show me that you are giving me in the quality of your stock a half cent more value than the other firm offers. Unless you can do this or quote me a figure as low as your competitor, I shall be obliged to place my order with him, though of course I should prefer to place it with you.

Yours truly,

Henry Scribner

i inc.

Boston, Mass.

Sept. 5, 19—

Mr. Henry Scribner
Elmira, N.Y.

My dear Mr. Scribner :

I have just noted with much pleasure your generous order of the 3d inst. The size of your order shows that your business is steadily increasing. This increase is deserved and I congratulate you.

You may be sure that I appreciate the opportunity to explain why the paper listed in our catalogue, #339A, is quoted at $\frac{1}{2}$ ¢ per pound more than the sample which you send and which I return herewith. A test of the sample referred to shows that it contains considerably less rag fiber than ours and consequently has less tensile strength. Tests show that our paper, #339A, has 10% greater tensile strength than the other, and if used would of course make a more durable catalogue. Further, you will observe that our paper is not so highly finished, which is an advantage from a hygienic standpoint. We believe, therefore, that the use of our paper will enable you to make a stronger and better catalogue.

We know that it is your aim to do only high-grade work and trust, therefore, that we shall be favored with your order.

Yours truly,

John C. Bean

San Diego, Cal.

Dec. 28, 19—

Mr. C. S. Selden

c/o Michigan Furniture Company

Grand Rapids, Mich.

My dear Selden:

Usually the furniture which I buy of your house comes in good order, but the last lot, your invoice No. 8993, was in bad shape. Chiffonier No. 3831 was scratched and the mirror broken. A leg on one of the chairs was cracked and the leather on couch No. 617 was scratched, while the finish on the whole lot was not up to the standard. A part of this furniture I had sold to one of my best customers on the coast from the description given in your catalogue, and he is impatiently awaiting its arrival. You can therefore imagine that I am not in a happy frame of mind. Perhaps the railroad company is responsible for the breaks and scratches, but it looks to me as if your packers were at fault, while the poor finish is clearly up to you.

I am writing to you personally, for I know that you will give this matter your immediate attention. Wire at once, letting me know what you are going to do to help me out.

Yours truly,

Henry Powers

Grand Rapids, Mich.

January 1, 19—

Mr. Henry Powers

San Diego, Cal.

My dear Powers:

Your letter of the twenty-eighth ultimo was received this morning. You have just cause for complaint, and I would not blame you if you had shipped back all of your last invoice and canceled the order. Let me thank you, however, for the opportunity to give this matter my personal attention.

As per my telegram of this morning, we are shipping by fast freight a duplicate of your last order, transportation charges prepaid. Please ship to us by slow freight the lot about which

you complain, freight charges to be paid by us. We will also credit on your bill the charges which you paid upon its receipt.

I have asked a trustworthy foreman to examine each piece of furniture which we are now sending to you and to supervise its packing. It is a source of much chagrin to this house and to me personally that you should have received a shipment from us in the condition you describe. I think you are sufficiently well acquainted with us to know that an occurrence of this sort is unusual. Indeed, nothing like it has come to my attention during my twenty years' connection with this house. We shall endeavor to locate the blame, and you may be certain that nothing similar will happen in the future.

I expect to visit the coast in March and hope at that time to accept the cordial invitation to enjoy your hospitality which you extended some time ago.

Cordially yours,

C. S. Selden

EXERCISE 228 — Oral

Be able to answer the following questions :

1. Why has the letter on page 226 three paragraphs ?
2. Why is the first sentence a suitable statement to be placed at the beginning of the letter on page 234 ?
3. Is there a topic sentence in the letter on page 233 ?
4. Is the statement in the last sentence in the letter on this page particularly suitable as an ending ?

EXERCISE 229

John L. Cushman (address) has written to your firm, inquiring about one of the articles mentioned below. He says that he wants something "reasonable in price and good." Prepare two letters in answer to Mr. Cushman's inquiry. In one of your letters assume that you do not know him, and in the other assume that you know him personally and have sold him goods.

1. A carpet sweeper.
2. A basket ball.
3. A suitcase.
4. Any common article about which you can write freely.

EXERCISE 230

Write a letter to a former classmate of yours in answer to his inquiry about the advisability of having his house heated by steam, hot water, or hot air. Your firm installs all three systems. Give a personal touch to your letter.

EXERCISE 231 — Oral

Examine the letters that some other member of your class has written for Exercise 229. Discuss .

1. Choice of ideas (unity).
2. Arrangement of sentences (coherence).
3. Accuracy of statements.
4. Conciseness.

EXERCISE 232

Miss Emma Robbins (address) writes to Ferrin & Farquhar (address), inquiring about sewing machines, as she wishes to buy one. Miss Robbins has a small variety store in a neighboring town. As traveling salesman for Ferrin & Farquhar, you have sold her goods for years, and the firm refers her inquiry to you for answer.

EXERCISE 233

Two old-fashioned but shrewd brothers run a large country store under the name Brown Brothers (address). They have sent your general hardware store a large order, but have included an order for ten boxes of electric soap, an article any one ought to know you do not handle. Embody in your reply to Brown Brothers one of the following statements which you consider suitable to the case :

1. We do not handle electric soap or soap of any kind.
2. We have taken the liberty of passing your order for soap to Messrs. John Black & Co., who will fill it at once.
3. We do not handle soap ourselves, but have instructed Messrs. John Black & Co. to fill your order on our account. The soap has been billed to you at the figures they quoted to us.

EXERCISE 234

P. B. Bertram (address), well known to you personally, has written to your firm, L. Baldwin & Son (address), that as six dozen pairs of ladies' shoes have not arrived, and are three weeks overdue, he wishes to cancel the order. You find the shoes were shipped the day before his letter arrived. Reply, explaining that your factory order on the shoes was delayed and try to get him to accept the shipment. You find that two weeks before, Bertram was sent a circular notice that your factory orders were delayed. He did not reply to this circular in any way, but allowed his previous order to stand. Would you refer to this fact in your letter ?

EXERCISE 235

Write a criticism of the letter that one of your classmates has written for Exercise 233. Note especially the unity of the whole letter and the coherence of the sentences.

EXERCISE 236

P. B. Bertram, replying to your letter written in Exercise 234, says that he cannot accept shipment of shoes, as the selling season is past. You find that he has accepted the goods from the carrier. You can therefore compel him to pay for them. He is a large buyer and you value his trade. Select from the following statements anything you wish to embody in your reply :

1. We find that you were notified that the shipment would be delayed, and as you did not reply to the notification and accepted the goods, we must request payment of the account.

2. We do not see how we can be expected, under the circumstances, to accept return of the goods, but as you claim to have been put to some inconvenience in the matter, we are inclosing a new bill, allowing you 5 per cent off the original account.

3. We are pleased to inclose a new statement, allowing 5 per cent on the original terms, but as we wish our customers to be entirely satisfied, you will, if this arrangement does not meet with your approval, please return the goods by freight, collect.

EXERCISE 237

Write three of the letters required below, and make a suitable letterhead for each.

1. (a) Write a letter to Edward Collins, Publisher, New York City, complaining that in a shipment of books which you have just received there are three defective copies.

(b) Write the reply dictated by Edward Collins, who recognizes your name as that of a valued customer.

2. (a) Write to Richard Silver, a salesman with whom you are well acquainted and a representative of the firm of James MacDonald & Stafford, importers and wholesale dealers in china, glassware, and crockery, saying that one of your best customers wants to buy a moderate price dinner set and that what you have in stock does not suit him. Ask Silver to send samples of a few patterns of both French and English chinas, using his judgment as to patterns. Ask for prices and add a personal word or two.

(b) Write Silver's reply, describing briefly the samples sent. State the number of pieces in each set and quote prices ranging from \$75 to \$110 per set.

3. (a) John Dexter of Richardson, Scannell & Dexter, commission merchants, 21 Forty-third Street, Philadelphia, writes to Henry A. Johnson, Waco, Texas, offering to take on consignment for sale, subject to a per cent commission, five carloads of onions like sample just received, shipment to be made within thirty days. Dexter used to travel in Texas as a buyer for the firm of which he is now a member.

(b) Jackson, who is well acquainted with Dexter, writes an acceptance of the offer.

4. (a) John Henry, of H. Hersey and Company, wholesale dealers in butter, cheese, and eggs, writes to Samuel Ames, manager of the Diamond Grocery Company, Elgin, Illinois, asking for 1200 tubs of butter, Aragon brand, quality to be guaranteed, shipment to be made in monthly installments of 200 tubs, beginning October 1.

(b) Samuel Ames replies and calls attention to the fact that the two houses have been doing business together for just thirty years.

5. (a) S. P. Jones, of Peterson and Jones, retail grocers, Pittsburgh, Pa., writes to a friend, Ernest G. Cobden, Randolph, Vt., who has a large sugar orchard, ordering at market prices 50 ten-pound pails of maple sugar and 250 gallons of maple sirup, delivery to be made as early as possible.

(b) Cobden agrees to fill the order, predicts a good season, and says that prices will be about the same as those of last year.

6. (a) As an insurance agent, write to a man who has placed large policies with your agency in the past, and with whom your business relations have always been pleasant. You understand that this man is about to make a large addition to his factory building.

(b) Write a reply to the letter required in (a).

7. (a) You have received from Nelson Smith and Company, Philadelphia, Pa., a shipment of crockery in which several pieces are broken. Write to the salesman with whom you have been accustomed to place your orders and to whom you gave this last order. On the occasion of a recent visit which you made to Philadelphia, this salesman showed you every courtesy.

(b) Write the salesman's reply.

8. (a) As a buyer for a department store in your city, write to the salesman with whom you are accustomed to trade in Davis, Holden, and Company's store, San Francisco, Cal. In your letter tell the salesman that you are soon to visit his city for the purpose of buying goods for the holiday trade. Inclose a small order.

(b) Write the salesman's reply to (1) a man; (2) a woman.

CHAPTER XI

THE LETTER OF INTRODUCTION AND THE LETTER OF RECOMMENDATION

THE LETTER OF INTRODUCTION

A letter of introduction is a letter given to a person for the purpose of making him acquainted with some one who is known personally to the writer. It may take the place of a personal introduction. It should never be addressed to any person not well known to the writer, or given to any one whom the addressee is not likely to wish to meet.

167. Classification. Letters of introduction may be divided into two classes — general and special.

A **general letter** merely makes some statements that will enable the receiver to know who the bearer is. It does not necessarily indorse his ability, character, or financial standing, but of course it is not supposed to introduce to any one a person whose acquaintanceship is likely to prove injurious or obnoxious to him.

SPECIMEN LETTER

Lafayette, La.
July 10, 19—

Mr. Thomas F. Allen, Secretary
The Provident Life Insurance Company
Chicago, Ill.

Dear Mr. Allen :

This will introduce to you the bearer, Mr. K. Cuttenden, who will be in your city for some time. Mr. Cuttenden, having come originally from Illinois, feels that he should like to engage permanently in business in his own state and is visiting Chicago for that purpose.

He is a young man who has made many strong social and business acquaintances in the South, and we feel that his going away is a distinct loss to us.

I know that you have a large acquaintanceship among the business men of your city and state, and are closely in touch with its business interests. I am sure Mr. Cuttenden will appreciate the unusual opportunities that you have of helping him to become acquainted with the business men and business conditions of your vicinity.

Yours very truly,

Robert R. Krantz

EXERCISE 238 — *Oral*

Have you any criticism to make of the following letter? Mr. Gill has been in business in Readville six months and has been known to Mr. Gately for only that time.

Readville, Wisconsin

November 13, 19—

Mr. James B. Cushman
Boston, Mass.

Dear Mr. Cushman:

Mr. George Gill, the bearer of this letter, is visiting your city to purchase a full line of spring and summer goods for his men's furnishings store.

Mr. Gill is known to me as a man of keen business ability and of unquestioned standing in our business community. His paper is freely accepted in the local banks, and in my opinion his financial rating should be higher than it is. He will incur no obligations that he cannot easily meet.

Yours truly

Abel P. Gately

EXERCISE 239

Rewrite the letter in Exercise 238 so that, without unreservedly indorsing Mr. Gill's financial standing, you still commend him as a reputable business man.

EXERCISE 240

Mr. L. E. Allen is going to Ohio to introduce a new line of teas and coffees. Write a general letter that will favorably introduce Mr. Allen to business men in that state.

EXERCISE 241

Mr. Henry H. Dillingham has been advised on account of his health to live permanently in the Canadian Northwest. He is twenty-eight years of age, a high-school graduate, and has had two years' experience as a cashier in a bank in a small town. Write a letter to Mr. Herbert L. Reading, a former acquaintance of yours, now a prominent grain merchant in Winnipeg, Manitoba. Ask him to assist Mr. Dillingham in finding a position where he will not be overworked nor too much confined.

EXERCISE 242

You are just graduating from high school, and think you would like to be connected with the South American trade, as you have a good knowledge of Spanish. Mr. J. Edward Morrison, a retired business man of your town, was formerly in the Argentine lumber trade and lived for some years in Buenos Aires. He is well known to your father and you. Write the kind of letter you would expect to receive from him addressed to the firm with which he was formerly connected,—Hancock & Harding, Lumber Merchants (Shippers), Portland, Maine.

EXERCISE 243

Miss Elizabeth Moore is leaving town to live in Springfield with her aunt. Miss Moore is twenty years of age, a grammar-school and high-school graduate, and has had two years' experience as a bookkeeper and one year as a stenographer. Write a letter to John D. Hartwell, Esq., a well-known attorney of Springfield, asking him to assist her in finding a position.

EXERCISE 244

Frank J. McCoy, a young man of twenty-one, has worked all his life on his father's farm. He is of more than average ability and intelligence and has a good common-school education. He also has a fair knowledge of scientific farming from diligent reading. Having decided to fit himself as an expert on fertilizers and rotation of crops, he thinks he would find opportunity if he could get almost any position on a state agricultural farm or on any large estate where expert farming is carried on. Write a letter to Eliot R. Parker, President of the Agricultural College of the state of —, asking him to talk with Mr. McCoy and help him as seems best.

168. The special letter of introduction. *A special letter of introduction, sometimes called a letter of indorsation, is more definite than a general letter of introduction.* It usually includes a statement about the financial standing of the person introduced, and always requires care, for the writer is in some way guaranteeing future, often financial, transactions of the person introduced. Such a letter may be mailed or given to the bearer.

The following letter will serve as an example :

Mr. John McCabe	New Orleans, La.
Superintendent of Merchandise	January 8, 19—
Creedon and Company	
Morgan City, La.	

Dear Sir :

The bearer of this letter, Mr. Bernard J. Morse, is a patron of our bank and personally known to me as a business man of excellent reputation.

I am sure that you will enjoy doing business with him and that he will appreciate an introduction to the hardware dealers of your city.

Yours truly,
Lindell J. Hammond

July 30, 19—

Supt. Elmer S. Childs
Transportation Department
Central Division, B. & L. R. R.
Baltimore, Md.

Dear Sir:

Mr. Frank McFarland, the bearer of this letter, has been appointed by the executive department of this city to investigate the urban and suburban passenger transportation system of Baltimore. He will later lay his report before the transit commission of Walker County and adjoining counties.

Knowing your wide acquaintance among the officials of the electric and steam railways of Maryland, I am sure you can greatly assist Mr. McFarland in his work by introducing him to men whom you think able to furnish him with the kind of information he needs.

I have deposited \$5000 in the Shawmut Exchange Bank, subject to his check. He will be glad to have you identify him at the bank.

Yours very truly,

Miltor P. Remick
Assistant City Treasurer

EXERCISE 245 — Oral

Be prepared to show how unity and emphasis apply particularly to the letter of introduction. As a rule, what is the general idea that is to be developed by a letter of this kind? What idea is emphasized in the letter on page 241?

EXERCISE 246

John J. Hayes, a young man well known to you, wishes to open a laundry in your town. Write a letter to Mr. Monroe Y. Mason, a former friend of yours, who owns a large laundry in the state capital. Ask him to give Mr. Hayes some insight into the workings of up-to-date laundry machinery. Do not indorse Mr. Hayes's financial standing, but speak well of his ability and character.

EXERCISE 247

Mrs. Maurice Macaulay is to spend the winter in Carolsville. Mrs. Macaulay is an organist, and having heard that there is a very fine pipe organ in the First Presbyterian Church in Carolsville, she wishes you to ask the pastor of the church, the Reverend R. J. MacLeod, to allow her to use the organ. Mr. MacLeod is not very well known to you, but is a graduate of the same high school as yourself and a former resident of your town. Write the letter.

EXERCISE 248

Mr. and Mrs. Matthew J. Lane wish to see the workings of a large gas plant. Write a letter to Superintendent M. C. Holman, of the Caledonia Gas Company, asking him to permit Mr. and Mrs. Lane to visit his gas plant.

EXERCISE 249

James P. Beatty will be in Sunbury, S.C., during May. He is an enthusiastic golf player. Introduce him by letter to Mr. Samuel S. Chase, secretary of the Sunbury Golf Club.

EXERCISE 250

Miss Eva Milligan, a milliner in your town, wishes to engage in business in a large city. Write a letter to a reliable real-estate broker, asking him to assist her in finding a suitable business stand.

EXERCISE 251

Miss Marion Noyes is going to Chicago for a few weeks to prepare a paper to read before an educational society. She asks you to write her a letter introducing her to the head librarian of The University of Chicago.

EXERCISE 252

Write a letter to George A. Littlefield, Superintendent of Schools, Fulton, in ——— state, asking him to assist Mr. Edward Walcott, a recent graduate of a normal school in your state, to obtain a position as teacher. Give reasons why Mr. Walcott wishes to go to that particular state.

THE LETTER OF RECOMMENDATION

169. A valuable study. A person just entering business is not likely to have occasion to write a letter of recommendation, but a study of its forms comes naturally after the letter of application. Furthermore, by learning just what a letter of recommendation ought to contain, he will be able to tell whether he has a right to one that is likely to help him in securing a position.

No one should ask you for a letter of recommendation, or write one, simply because of acquaintanceship. It does not follow because you know a man of influence that you have a right to ask him for such a letter. On the other hand, do not place too much reliance on a letter written by some unimportant person of whom your prospective employer probably knows nothing. The fact is, recommendations can be too easily obtained in this country. It has been well said that if men could only live up to their recommendations, there would be few failures in life.

170. Classification. Letters of recommendation may be divided, like letters of introduction, into two kinds — general and special.

171. Essentials. The best kind of written recommendation is one sent by a person who knows the applicant, in reply to an inquiry from the applicant's prospective employer. Such a letter does not pass through the applicant's hands and may be supposed to tell the whole truth about him, even if all the statements are not in his favor.

But many business men like to have some preliminary knowledge of what others think of the applicant; therefore it is customary to have what is known as the open or general letter of recommendation, a copy of which may accompany the letter of application.

A letter of recommendation, to be effective, should be definite. The writer should speak of what the applicant has actually done and, if possible, only of what the writer knows personally about him. Vague generalities should be avoided. Compare the two statements following :

1. Mr. Ross is a bright, hard-working young man if one may judge by four years' acquaintance with him. As railway delivery clerk for our company he has had to get up every morning at 4 o'clock and work until 8.30 A.M., delivering packages of papers at the stations along the railway. He has done this to help his mother, who is a widow, but he has also been able to graduate creditably from high school. You may be interested in knowing that he has saved \$125 and given it to me to invest for him.

2. Mr. Ross is a bright, energetic young man, who is willing to work hard and who has naturally a saving disposition.

The letter should leave no doubt as to the character of the applicant. An omission or a dubious statement on this point is almost certain to prevent a favorable consideration of his application.

172. Illustrative forms. The following are specimen letters of recommendation.

ANSWERING AN INQUIRY ABOUT AN APPLICANT

May 24, 19—

Mr. L. H. Morgan, Superintendent
The Winter Wear Company
Morristown, N. Dak.

Dear Sir :

It gives me much pleasure to answer your inquiry of the 3d inst., relative to Mr. George L. Sears.

Mr. Sears worked in our shipping department afternoons after school for three years, and during the past year he has been in our receiving department.

I am able to say with confidence that you will find him a hard and willing worker, and I can also add that he uses his brains in whatever he undertakes. He has invented what is, I think, a unique, but simple and effective, method of checking goods in our somewhat complicated receiving department. This system has saved us a lot of time and money.

The firm will be sorry to lose him, but as he wishes to try a larger field, we are glad to recommend him to you unreservedly both as to character and ability.

Yours very truly,

Herbert L. Heard

GENERAL RECOMMENDATION

June 8, 19—

To Whom it may Concern :

Mr. James L. Keating graduated from this school in June, 1911, as his diploma certifies. This implies that he has completed to our satisfaction the regular courses as outlined in our catalogue, in commercial English, elements of commercial law, commercial arithmetic, bookkeeping, stenography, and typewriting.

After graduating, Mr. Keating remained with us a year and made a special study of typewriting and stenography. He is familiar with the make-up of every standard machine and can write rapidly. He also understands thoroughly both the Pitman and the Gregg system of shorthand. He is not a mechanical note-taker, but understands the science of stenography, and with his knowledge of English is an expert amanuensis.

During his last year with us he acted as assistant instructor in the advanced classes in typewriting and stenography. We have found him diligent, capable, and a thorough gentleman.

We cordially recommend him to any one who is looking in business for a young man willing and able to prove his worth.

Respectfully submitted,

Judson B. Hurley, Principal

173. A personal matter. It may be stimulating to the student to consider the kind of recommendation that he would be entitled to from his school or employer. A letter that can truthfully state only the vaguest generalities is not likely to carry much weight. Nearly every one has particular qualities worthy of special commendation. Even in a general letter of recommendation such qualities should be particularly mentioned.

EXERCISE 253

Comment on the value of the general letter of recommendation given below. How much does it really say about Miss Manning? Make a list of the facts actually commented on, and a list of the points omitted that you might reasonably expect to be mentioned.

It may be worth your while to consider whether you are entitled to a letter that is any better or even as good as this one.

Miss Sarah L. Manning, the bearer of this letter, has been in our employment during the past six months as a stenographer and typewriter.

She is a graduate of the Broadman Grammar School and of the commercial department of our local high school, and brought us recommendations from both institutions. As you no doubt know, Mr. Codman, the principal of the high school, is very conservative in what he says about his graduates, and tries to see that his recommendations mean something.

Miss Manning is a bright young woman of pleasing personality and excellent manners. We are very glad to be able to give her this recommendation and to have her use our name as a reference.

Harrington & Lawson

By George P. Delmar

A letter of recommendation should indicate clearly who the writer is. If this information does not appear in the letterhead or in the body of the letter, it may be placed after the signature.

John L. Albert, Chairman of the History Department of
Winona College

174. The beginning. There is no set form for beginning a general letter of recommendation. The following will indicate some of the forms :

1. To whom it may concern :

It gives me pleasure to write a letter commending the work and ability of . . .

2. This is to certify that Miss Gertrude L. Burns, who has been in our employ for three years, is a . . .

3. Mr. Clarke F. Adley, the bearer of this letter, has been known to me personally for seven years . . .

4. Having learned from Mr. Frank O. Merrill that he is going to the Pacific coast on account of his health, I am pleased to certify as to his excellent ability and character.

If the salutation "To whom it may concern" is used, it is customary to employ some such complimentary close as "Yours respectfully," "Respectfully submitted," etc.; otherwise only the signature is necessary at the close of the body of the letter.

EXERCISE 254

Write the kind of general letter of recommendation to which you consider yourself fairly entitled. Divide the letter into at least three paragraphs.

EXERCISE 255

Write such a letter as you think one of your teachers or some one for whom you have worked would write to help you in obtaining the position you select from those given below :

1. General office boy in a wholesale leather house.
2. Assistant bookkeeper in a retail grocery store.
3. Delivery clerk for a creamery.
4. Governess in a private family.
5. Secretary to a private banker.
6. Stenographer in a commission merchant's office.
7. Ticket agent in a local railway station.

EXERCISE 256

Write a general letter of recommendation for Fred A. Howard, noting the following facts: the length of time you have known him, the business positions he has held of which you know personally, his ability, diligence, and character. Tell of some particular thing he has done that would be likely to commend him to a prospective employer.

EXERCISE 257

Write to Mr. Charles L. Tufts, a personal acquaintance of yours, who is the manager of a branch clothing store in a country town. He has written to you, inquiring about Sidney Haynes, a young man who has been a salesman in your furniture department for two years. Haynes is not brilliant, but he is a willing worker and reliable. He is not very well educated, and his personality is somewhat rough, but when customers get to know him they like him, and his record as a salesman is good.

EXERCISE 258

After consulting pages 146-149 on outlines, write the following exercises:

1. Make a brief outline of a letter such as a teacher or an employer might write, recommending a fellow student for one of the positions mentioned under Exercise 255. See that you have omitted no important fact and have arranged them in good order.
2. Write the letter and be prepared to submit it to a fellow student for criticism.

EXERCISE 259

Write one of the following letters:

1. You have heard that the Western Commercial College, Toledo, Ohio, is looking for a teacher of commercial English and typewriting. Apply to the principal, Ambrose E. Phillips, giving such particulars as you think necessary.
2. Apply for a position as manager of the music department of Butler's Emporium. Give such particulars as are likely to be required.

EXERCISE 260

Write one of the letters required below :

1. Apply for a position as an assistant in the shipping department of the wholesale grocery store of Parnell & Parsons.
2. Apply for a position as teacher of English (or any subject you prefer) in the Lawrencetown High School, Conn.; principal, Warren W. McCallum.

EXERCISE 261

Write one of these letters :

1. Make a written application to the American Vehicle Company, Bremer, Ind., for the position of agent for their automobiles, carriages, etc.
2. Write to the Thomas Business Agency, 475 Arch Street, Chicago, Ill., stating the kind of position you wish and asking what they can do for you.

EXERCISE 262

Write a letter in which a normal-school graduate, or a college graduate who has had no experience in teaching, applies for a position as teacher in a public or private school that you know.

EXERCISE 263

Apply for a position as teacher in one of the schools described below :

THE HOME SCHOOL FOR GIRLS. "The school that's full of sunshine" offers the advantages of a Christian home in a village world-known for its healthfulness. Thorough instruction and vocational guidance. \$650 per school year. Walsh B. Pelham, Principal, Tarrytown, N.Y. Box 90.

MITCHELL SCHOOL FOR BOYS. 50 miles from New York. 75th year. 21 years under present head master. New site and building. Prepares for all colleges and technical schools. Individual instruction. Athletic field. Swimming pool. New gymnasium. Address, Head Master, Newton, N.J.

CHAPTER XII

COLLECTIONS

CLASSIFICATION

175. For the purpose of the collection department of a business, buyers may be divided into two classes: (1) those who make payment at the time required; (2) those who do not make payment at the time required. All customers may at first be placed in class one.

Customers making payment promptly require little more than routine attention as far as collection of accounts is concerned. There is a variety of recognized methods by which the buyer can be informed that his account is due; as, for example, the bill, monthly statement, etc.

176. The bill. The first notice of indebtedness which a buyer receives is usually a bill or invoice. This is an itemized statement of goods purchased, services rendered, or expenses made on account. When the bill represents the purchase of goods, it should in all cases be sent at the time of the shipment of goods, in order that the buyer may compare the items in the bill with the goods received and give immediate notice of any error. In the case of professional men, a doctor for instance, the bill may read simply "For services rendered." Under ordinary circumstances it is considered unnecessary to inclose a letter with the bill, for such a form if properly made out is self-explanatory. The student will observe that in the form given on the next page not only is there an itemized statement of the goods sold, but a note which is designed to relieve the purchaser of any embarrassment from feeling that the bill is in any sense a dun.

Crockery, China, Glassware
33 Summer Street

Boston, Mass.

November 7, 19—

Mr. Henry L. Hardy

903 Lake Ave., Newton Highlands, Mass.

Bought of JAMES McDUGALD & STRAFFORD CO.

Corey Hill Pattern

1 doz. Plates	\$3.65
1 doz. Plates	2.50
1 doz. Coffee Cups & Saucers	4.00
1 doz. Oatmeals	2.70
1 Scallop	1.20
1 Platter	1.50
1 Sugar	1.25
1 Cream	.65
1 Bowl	.35
1 Open Vegetable Dish	1.30
1 doz. Plates	3.15
1 China Cracker & Cheese Tray	2.00
Net	<u>\$24.25</u>

NOTE. The sending of this bill is not to be considered as a request for payment at this time, but is to enable the purchaser to correct promptly any possible error.

Statements of accounts are mailed the first of each month and contain only dates and amounts conforming to the bills sent currently.

177. The delinquent debtor. If a buyer does not make payment when his account is due, he is, from the point of view of the collection department, a debtor. Many firms have a routine by which the delinquent may be brought to book.

178. The second notice. A second bill is sent on which is printed some statement such as "bill rendered," to show that the account is overdue and should be paid. But at first it is usually injudicious to give the debtor any impression that he has been singled out as a special case.

179. The third notice. The debtor who does not pay on the second request usually requires special attention. A particular knowledge of his case is usually needed. He may be entirely solvent, but simply careless, or he may be willing but unable to pay.

The wording of the third notice depends upon the attitude of a business house regarding collections in general, or upon its attitude toward particular debtors. Some firms send a third notice as a part of the regular routine, in which all debtors are treated alike; other firms require that the third notice shall assume the form determined by the head of the collection department. He usually has ready several kinds of printed forms, varying in emphasis, which he orders sent out as his judgment determines. Generally it is best not to make the third notice personal, but to have it printed so as to avoid the appearance of an actual dunning letter.

The following will give some idea of the regular forms:

- I. Print on the statement some such notice as the following:
 "We request an early settlement of the above account."

Name _____	S 110 28987. 3-6
Acc. No. _____	PERKINS'S, Chicago
Amount _____	
WM. PERKINS'S SONS COMPANY CHICAGO	
Acc. No. _____	
Sold to _____	
ACCOUNT RENDERED	
<i>We beg to call your attention to the inclosed account, which is now overdue. We ask you, therefore, kindly to favor us with a Prompt Remittance.</i> WM. PERKINS'S SONS CO.	

2. Inclose a card similar to the following :

WE BEG TO CALL YOUR ATTENTION TO THE INCLOSED
ACCOUNT, WHICH IS NOW OVERDUE. WE ASK YOU, THERE-
FORE, KINDLY TO FAVOR US WITH A PROMPT REMITTANCE.

WM. PERKINS'S SONS CO.

180. Special notice, or dun. When the third statement has failed to arouse the debtor, his case requires immediate and special attention. No hard and fast rule can be given for approaching him effectively. A customer whose trade is, after all, profitable to the seller cannot be dealt with as summarily as a customer whose business is no longer desired. One of the most difficult business problems is how to bring to terms a delinquent debtor without injuring profitable business relations.

The following letter was written to a slow-paying customer. His financial standing was uncertain, but he was such a large buyer that his creditor wished to keep his trade.

Fort Worth, Texas
September 3, 19—

Mr. H. P. Dutton
Wichita Falls, Texas

Dear Sir :

We inclose a statement of your July account and beg leave to call to your attention that it is now overdue three months. As you know, we made the price on the shipment on a cash-payment basis, and as we have to pay cash ourselves, a large account like yours, when carried on our books, is practically withdrawing a corresponding amount from our business.

You probably do not realize how narrow the margin of profit is for the wholesaler under present conditions. An account if carried for any length of time becomes an actual loss.

May we not hear from you at your earliest convenience?

Yours very truly,

F. O. Fotch & Co.

If a debtor fails to reply satisfactorily to such a letter as the one given on page 257, and the creditor decides to collect the account in any event, a letter like the following may prove effective :

Dear Sir :

As you have not replied to our letter of the 1st inst., asking payment of our account of \$1650.84, we are forced to ask a definite settlement by February 28.

Our agent, Mr. John Gardner, has told us that you said something to him about giving us a note for three months, indorsed by The S. P. Schelling Company, if we would send you our spring quotations on flour.

Under no circumstances can we entertain such an arrangement, and we must finally state that if the account is not paid on the date above mentioned, we will place the matter in the hands of our attorneys for immediate collection.

Yours truly,

F. O. Fotch & Co.

MODEL OF A PROMISSORY NOTE

\$1200. ⁰⁰	Boston, Mass. Jan. 16, 19
Thirty days after date I promise to pay to	
the order of Morgan, Taylor & Co.	
Twelve Hundred ⁰⁰ / ₁₀₀	Dollars
at Winthrop National Bank	
Value received	
No. 12	Due Feb. 15 Henry W. Sherman

NOTE. For remarks on punctuation, etc., see under the check, page 207.

181. Illustrative forms. Letters similar to the following may be used as fourth notices, according to circumstances.

Dear Sir :

We beg to call attention to your account amounting to . . . , dating from . . . , which no doubt has been overlooked.

A prompt remittance, therefore, will be appreciated.

Yours very truly,

Dear Sir :

We have an account on our ledger against you, amounting to . . . and dating back to last . . . , to which we have repeatedly called your attention. We feel that we have been considerate in the matter, and trust that you will favor us with an immediate settlement. Not hearing from you, we will ask our collector to call.

We shall expect an early remittance.

Yours very truly,

Dear Sir :

We were much surprised, on referring to our books, to note that your account amounting to . . . , long overdue, remains unpaid after the many communications we have sent you regarding it.

Although we are averse to causing our charge customers such additional annoyance and expense, if this is not settled by . . . , we shall be obliged to turn the matter over to our attorney for collection.

Yours very truly,

Gentlemen :

Unless your account is settled by June first, we will refer it to the Merchants Collection Agency.

Yours truly,

EXERCISE 264 — Oral

If the idea to be developed in a dunning letter is the payment of an account at once, show how the principle of unity applies to a letter of this nature. Explain why emphasis will likely require that a statement calling for immediate payment must be placed at the close of such a letter. Give a reason why such a statement may well appear both at the beginning and at the close of the letter. Show that accuracy of statement is essential in the dunning letter. Why should the writer be particularly careful to state correctly the amount that is due? Would it be better to overstate the amount rather than to understate it?

EXERCISE 265

On February 14, 1914, E. C. Ferry shipped to George A. Harris certain goods, and at the same time mailed him an invoice, which stated that the terms were cash.

1. Explain how E. C. Ferry might deal with the account on April 1, 1914.
2. Prepare two statements dated May 1, 1914, and show how each might apply to the case.
3. Prepare a letter designed to collect the account, but not to injure future business relations between Mr. Ferry and Mr. Harris.
4. Prepare a letter designed simply to make certain the collection of the account.

EXERCISE 266

Suppose that Mr. Harris has replied to your letter under 4, Exercise 265, offering to make part payment and give you his note for sixty days for the balance.

1. Write Harris a letter refusing his offer and insisting on payment in full. Would you give reasons?
2. Write a letter accepting Harris's offer.

EXERCISE 267

Charles W. Johnson of Chattanooga, Tenn., sold to Mrs. W. L. Pike of Louisville, Ky., June 17, a bill of goods amounting to \$175.50. Write for Charles W. Johnson a series of four dunning letters.

EXERCISE 268

Oscar Lapham of Minneapolis, Minn., bought of Powers & Healy, Chicago, Ill., on August 15, a piano valued at \$500. The bill has not been paid by October 1 as agreed. Two letters have already been sent Lapham by Powers & Healy. Write two more in the series. Make them polite, but insistent.

182. Acknowledging payment of money. In acknowledging a payment it is usually considered sufficient to return the bill stamped *paid*. Many firms, however, consider this a little too formal and add some such expression as "Thank you," or "We thank you for your remittance." A neat form of acknowledgment is to return with the paid bill a card like the following :

*Please accept our thanks for your remittance,
receipt for which you will find inclosed.*

*Your future orders will receive our prompt
and careful attention.*

Yours truly,

Metropolitan Coal Company

The payment of a "first" order may well call at times for a special letter of acknowledgment. The business man must not appear too courteous and gushing, but with tact he can often infuse a personal touch even into the return of a paid bill and thereby hold a wavering customer.

EXERCISE 269

Read over the letter on page 257, sent by F. O. Fotch & Co. to H. P. Dutton. Supposing that Dutton pays the account on receipt of this letter, prepare the kind of acknowledgment you think suitable as a reply.

EXERCISE 270

If Dutton pays promptly on receipt of the letter on page 258, be ready to discuss the kind of acknowledgment you would send. Remember that F. O. Fotch & Co. have forced Dutton to

settle, that a formal receipt is usually sufficient, that a merchant is supposed to be busy, and that if he seems too anxious to placate a customer, he may lose in dignity. Prepare a reply for F. O. Fotch & Co.

EXERCISE 271

Look over the other letters on pages 258-259 and see if there are any which, on leading to prompt payment, call for special acknowledgment. Prepare an acknowledgment of payment brought about by any of these letters.

CHAPTER XIII

THE ADVERTISEMENT

Advertising is a very important part of modern business. There are more than twenty thousand publications deriving the larger part of their incomes from it. At least twenty American newspapers have each an income of over \$2,000,000 from the sale of advertising space, and in 1912 there was spent in the United States more than \$685,000,000 for advertising.

183. Definition. *An advertisement is anything that calls attention to something for sale* (see p. 214). Printed advertisements are made public in a variety of ways. They are usually inserted in newspapers and magazines or are issued as circulars or circular letters.

184. Classification. Advertisements may be broadly classified in two great divisions: (1) those which seek to keep something continually before the public; (2) those which directly offer a certain thing for sale. Advertisements may also be classified as (1) buyers' advertisements and (2) sellers' advertisements.

The two advertisements given below should make clear the general difference in the first classification. The first is designed to keep before the public a certain railway; the second offers for sale a specific thing — suits.

NEW Direct Electric Express and Freight Service. The New Buffalo Terminal of the Electric Express and Freight is now open. It gives improved facilities for shipping between Buffalo and points south on lines and connections of the New York State Street Railway Company. Electric Express and Freight. 427 Morrison Ave., Buffalo. Tel. Main 49.

CAMBRIDGE-GRAY Boys' Suits, \$6.50 to \$12.75.
John Hay & Co.

EXERCISE 272

To which division of advertising does each of the following advertisements belong?

1. A railway time-table published in a newspaper.
2. A "Saturday bargain sale" of ladies' shoes.
3. Announcement of an auction of standing hay.
4. A series of announcements in a newspaper, telling the progress a firm is making in building a new store.
5. An advertisement giving the history of the development of a certain shoe factory.
6. A left-over sale of men's shoes.
7. A newspaper notice stating that the public evening schools will be open at a certain time, and giving a list of the courses.
8. "Send for sample of this handsome, flat-opening leaf and Catalogue M-4, showing our ledgers and binding devices."

9. Cleveland College of Advertising
403 Burgess Building, Cleveland

Send me your booklet. I am interested in your course.

Name.....
Street and Number.....
Town or City.....
Occupation.....

EXERCISE 273

Make a list of ten billboard advertisements and classify them as provided in section 184.

EXERCISE 274

Make a list of ten newspaper advertisements and classify them as provided in section 184.

EXERCISE 275

Bring to class five examples of each of the great divisions of advertising.

185. The breadth of advertising. It must not be supposed from the classification of advertisements given above that it is a simple subject, to be dealt with adequately in a few pages or even in a book of this size. Advertising not only involves vast sums of money, but is also one of the most highly developed of the modern arts. In its wider forms it presses into service almost every known means by which the attention may be attracted or held, and draws on psychology, on the fine arts, such as painting and sculpture, and on all forms of literary expression that may assist it in the business of catching the public eye.

Since advertising is so broad, it is difficult to lay down absolute rules governing the subject. Successful advertisers are always trying new methods. They set aside hackneyed rules and attract the attention of the public by some novel idea.

Many advertising authorities are of the opinion that a large amount of advertising is practically wasted by the neglect of a few fundamental principles. One of these may be made clear if advertising is considered as a form of literary expression. Once this is recognized, it is possible to apply the principle that governs the best literary forms, which are most effective when simple and direct. Exaggerations in advertisements, as in the drama or elsewhere, lead to bombast and lack of force.

The advertiser may gain another very important hint from the acknowledged master of expression, Shakespeare, who in his plays never draws the reader's attention from the characters to the author. In reading "Macbeth" one rarely thinks of Shakespeare, for he is too much interested in the fate of Macbeth and Lady Macbeth. So the writer of an advertisement must keep himself out of sight and push before the reader only the goods for sale. A certain class of advertisers seem to think it advisable to write their autobiographies for the benefit of their customers, or to tell how much larger their business is than that of somebody else, while all the time the customer is looking for something to buy.

186. Essentials of an advertisement. An advertisement must, above all else, attract and hold the attention, and usually it will conform to the following principles:

1. It will develop one central idea.
2. It will state that idea clearly and in a manner easily to be understood.
3. It will be as concise as clearness will permit, the shorter the better.
4. It will state nothing but the truth, and if possible be a guaranty of its own honesty.

The inexperienced student can of course successfully undertake only the more simple forms of advertising, which will be briefly treated in the following pages.

EXERCISE 276

Bring to class five examples of what you consider good advertisements taken from newspapers or magazines. Be prepared to show that they conform to the principles laid down above.

In criticizing an advertisement the following questions may be asked:

1. Has it one central idea?
2. Does it make the idea clear?
3. Is it as concise as possible?
4. Is its general appearance pleasing?
5. Is it forcible?
6. Does it offend good taste in any way?
7. Is it convincing?
8. Does it leave the reader clear as to how he is expected to act upon it? (See Exercise 272, no. 9.)

EXERCISE 277

Bring to class three examples of what you consider poor advertisements, and be prepared to give some criticism of them.

Before writing an advertisement it may be wise to make a list of the points that should be mentioned.

For example, in writing a newspaper advertisement of a room that is for rent, the points to be noticed might be the following: to whom it will be rented; modern conveniences; situation; heat; size; price; condition (of floor, paper, etc.).

The completed advertisement might appear as follows:

CAMBRIDGE—No. 17 Perry, near corner Magazine St. Ten minutes from Park St. Subway. Location first-class for student. Newly remodeled large bay-window room, warm, sunny, hot-water heat, bathroom floor. \$3.

187. Situations wanted. The "situation wanted" advertisement is a common one, but there seems to be a widespread belief that such advertisements do not as a rule bring results. Such an impression is not warranted, for many business men carefully follow such notices when in search of employees. Of course the beginner is not to suppose that the mere statement of his qualifications and wishes will necessarily secure him a good position. The "situation wanted" advertisement is simply one of the many legitimate ways by which a position may be found.

The remarks on page 266 apply here, and the examples given below illustrate common forms of this kind of advertisement:

BOOKKEEPER and general office man, with knowledge of custom-house work, desires a position; age 35; references. Address E.T.J., *Toledo Courier*.

BOOKKEEPER. Lady desires first-class position at once with reliable concern; A1 references. Address V.D.M., *Springfield News*.

EXERCISE 278

Prepare a newspaper advertisement in which you offer yourself for a position. Limit your statement to twenty words.

Prepare an advertisement similar to the preceding one which would be suitable as the statement of the qualifications of some young person whom you know and who is now in business. Limit your advertisement to about forty words.

EXERCISE 279

Examine the first two advertisements on page 270 and make a list of the facts mentioned in each.

EXERCISE 280

Make an orderly outline of the points you would mention in one of the following newspaper advertisements :

1. A spring millinery announcement.
2. A sale of men's shoes.
3. A sale of standard fiction.
4. An announcement of a new textbook on stenography.
5. An announcement of the opening of evening high schools in your city.

EXERCISE 281

Examine the advertisements on pages 215 and 227 and make a list of the points mentioned in each.

EXERCISE 282

Make a list of the things you would mention in preparing newspaper advertisements for the following. See that the points you note are arranged in an order suitable for an advertisement.

1. Desk room for rent in your office.
2. Dog for sale.
3. Second-hand automobile for sale.
4. Wanted — stenographer and typewriter.
5. For rent — a flat.
6. Summer cottage for rent.
7. Second-hand piano for sale.

EXERCISE 283

Write an advertisement for a handbill suitable as an announcement of one of the following :

1. A church social.
2. A championship football game.
3. A dramatic exhibition by the dramatic club of your school.
4. The Christmas issue of a school paper.

EXERCISE 284

Write a newspaper "for rent" advertisement of the house in which you live. (Examine similar advertisements in a good newspaper, and see p. 267.)

EXERCISE 285

Prepare a newspaper advertisement, stating that you are prepared to give instruction on the piano (or on any musical instrument that you prefer).

EXERCISE 286

Offer for sale, in a newspaper, a second-hand typewriter.

EXERCISE 287

Prepare a newspaper "for rent" advertisement of a room suitable for a single person, a married couple doing light house-keeping, two college students, etc.

188. Advertisement requiring special preparation. The student will have learned from what has been said that certain kinds of advertisements are much more difficult to prepare than others. The list given below will furnish an exercise in writing advertisements that call for more than ordinary judgment and skill. A suggestive preparation for the writing of such advertisements is the collection and careful study of similar announcements, which may be found in newspapers and magazines.

EXERCISE 288

Choose one of the following subjects and prepare a newspaper advertisement. Make a list of the points that you intend to mention. You may suggest cuts and other features for your "copy."

1. Frank B. Cooper & Co., hardware dealers (address), announce a sale of cooking utensils.

2. Nelson and Toby (address) announce their spring millinery opening.

3. Henry O. Wheeler (address) advertises his regular fall lines of pickles and preserves.

4. O. J. Blakesley (address) announces a removal sale of men's and boys' ready-made clothing.

5. Charles F. Farnsworth & Co. (address) advertise their "Unique" kitchen range.

6. Mrs. M. P. Jerrold announces that she will send anywhere in the state, delivery charges paid, her homemade preserves, candies, and spice cake.

189. The buyer's advertisement. We have so far considered advertising from the seller's point of view, but reference to any good newspaper will show that buyers also advertise extensively. Among buyers' advertisements are "help wanted" announcements, calls for capital to invest, offers to buy real estate or merchandise of various kinds. Advertisements for second-hand merchandise are particularly common.

The following are some of the common kinds of advertisements inserted by buyers :

YOUNG MAN wanted to work in office of manufacturing concern; must be neat in appearance and willing to work. Answer in own handwriting, stating age. Address X 428, *Herald* Office.

COMPETENT cotton mill office man wanted who has had mercantile experience; one who is familiar and capable of carrying out details in the supply and demands of a cotton mill in its various requirements; no one but a man of experience and education need apply; best of references required; compensation according to ability. Address A. B. Marshall, 13 West St., New York City.

CAPITAL WANTED. A private party, business man or capitalist, with \$15,000 available money, is wanted to finance a large business enterprise in which a fortune can be made. Profits for coming year will be tremendous. You will be given

full control of your capital and may be actively or silently interested. For particulars address E. R. J., *Atlanta Times*.

WANTED — Two adjoining, unfurnished, front, sunny, well-heated and lighted rooms in Hyde Park in a nice, refined private American family, with breakfasts, by a young woman in business who wishes the comforts of home; best of references furnished. Address B. J. P., *Western Gazette*.

WANTED — In the Back Bay district or Brookline, room, with board, in private family, by young Boston business man; answers must give full particulars, including price. Address H. J. J., *Boston Transcript*.

WANTED — Will pay cash for 10 acres within easy walk of cars, 5 c fare to city. Address K. S., *Spokane Times*.

WANTED — Few miles out South Station three-acre modern place; barn, henneries; buy or lease. G. A. E., *Boston News*.

THE BEST PLACE to sell Books, Prints, and Autographs is Goodspeed's Bookshop, 15 Perkins Street, City. Valuations made at residence if desired.

190. Precautions. As a rule a buyer's advertisement is not so difficult to prepare as that of a seller. Persons looking for positions or having anything to sell can usually be relied upon to jump at the opportunity to bring themselves or their goods to the notice of an employer or buyer. The main point for the buyer to consider is the necessity of making clear just what he wants. This is particularly true when advertising for help. It is sometimes wise for him even to specify "near fits" that he does not want, and it is best that he overstate the qualities required in a candidate, and also that he overstate rather than understate the amount of work that will be required of the successful applicant. Such precautions will help to prevent the employer from being deluged with applications from those plainly unfitted for the position, and the person actually employed is less likely to be dissatisfied if he finds his place easier than he expected it to be.

EXERCISE 289

Prepare advertisements that should interest the following persons who are looking for positions. Make a list of the points to be mentioned in each advertisement.

1. A domestic servant.
2. A chauffeur.
3. An office boy.
4. A graduate of a high school.
5. An inexperienced stenographer.
6. An experienced bookkeeper.

EXERCISE 290

Prepare an advertisement of a situation for which you consider yourself qualified.

EXERCISE 291

Prepare an advertisement, stating that you wish to rent a summer cottage.

CHAPTER XIV

REPORTS AND SUMMARIES

THE REPORT

191. Subject matter of reports. An employee may be called upon to submit a written report to the management. Such a report may be the account sent to the head office at the end of the year by the manager of an agency; it may be an account of the working of the ventilating system in a store; it may be a report on the outstanding "charge" accounts; it may deal with the sales resulting from newspaper advertising, or, in fact, with almost any conceivable subject that the managers of the business wish to know about.

The following reports should be studied as furnishing examples of common, though widely varying, kinds. The first is one that a student should readily learn to write; the second belongs to a class requiring more care, particularly in arrangement and emphasis.

REPORT OF A MEETING OF BOY SCOUTS

The regular meeting of Troop 5 was held on Friday evening, April 15, with President John Oyler in the chair. The records of the last meeting were read and approved.

The secretary announced that the following scouts had passed tests for merit badges: assistant patrol leader Robert Marston, scouts Philip G. Farley, Reginald Curry, and John Plympton. Philip Marston was admitted to the troop as a tenderfoot and assigned to the Lynx patrol.

It was voted to hold the usual field day and exhibition on Saturday, June 4.

Scout master R. E. Kimball gave notice that the next hike to Camp-site would be on Saturday, April 23.

On motion of scout Briscoe, the meeting was adjourned so that the usual tests might be made.

Carl P. Coggins, Sec.

REPORT OF A SALES MANAGER

Chicago, Ill.

January 1, 19—

Mr. Mark R. Kenerson, President
Acme Pencil Pointer Company
Philadelphia, Pa.

Dear Sir:

I submit herewith a tabulated statement showing the total number of Acme Pencil Pointers sold for the year ending December 31, 19—. To this statement has been appended a memorandum of the annual sales of the company since its incorporation five years ago.

You will see that our sales have increased 10 per cent over those of the preceding year.

There are now twenty-two agents traveling for the company—five more than a year ago.

Our policy of maintaining agencies in various cities has been fully justified. During the year new agencies have been established in Cleveland, Ohio; Kansas City, Missouri; Dallas, Texas; Toronto, Canada; and London, England. The total number of agencies is now fourteen.

We are finding competition very keen. Two new pointers have been placed in the market this year, both resembling our machine in construction and efficiency.

In closing, permit me to make two recommendations:

1. That, if possible, a pointer be devised which can be sold for a dollar less than our present Standard A 1.
2. That some of our most efficient agents receive a 10 per cent increase in salary. In spite of the liberal policy of the company, I am finding it difficult to retain the services of our best men.

Respectfully submitted,

Horace D. Morss

192. Method of preparation. Such documents display so much variety that practically no general statements apply to them that do not apply to most compositions. One should, however, remember particularly the necessity of having a carefully prepared plan before proceeding to write (see p. 146). Extended reports are, of course, beyond the scope of the inexperienced student, but he may try his hand at some of the following exercises :

EXERCISE 292

1. Make an outline of a day's work in school.
2. Write a report following your outline.

EXERCISE 293

1. Make an outline of what happened at some public meeting or entertainment.
2. Write a report according to your outline.

EXERCISE 294

After making an outline, write a report on your progress in the study of stenography (or typewriting, bookkeeping, commercial arithmetic) this year.

EXERCISE 295

A friend of yours has written to you, asking about the advisability of renting a cottage next season at the place where you spend your summers. Write him in detail, giving favorable and unfavorable points about the place.

EXERCISE 296

Prepare a report, to be read at a business meeting, on one of the following subjects :

1. The football season.
2. A general survey of the work of the debating club or the dramatic club.

EXERCISE 297

As secretary-treasurer of the ——— Club, prepare a report to be read at the final meeting of the year.

EXERCISE 298

Your firm has been using two kinds of typewriting machines, the ——— and the ———. They need five more machines.

1. Write a brief report on the relative value of the two kinds they now have.
2. Write a report recommending that they buy a new kind of machine.

EXERCISE 299

The following subjects will furnish exercises in either extended oral or written compositions and require about the same preparation as business reports. Each student may be required to investigate and report on a special subject.

Single-entry and double-entry bookkeeping compared.

How to close a journal in bookkeeping.

National banks.

Post-office savings bank.

The zone system of the parcel post.

Railway zones.

Cash registers.

Filing and indexing.

Board of trade.

The meaning in business of "firm" and "company."

The meaning in business of "limited stock company."

The meaning in business of "syndicate" and "trust."

Employment bureau.

The function of "rating" houses ("Lloyd's," "Dun and Company," "Bradstreet").

Commercial draft.

The stock exchange.

Stock taking.

The insurance business.

Standard time.

THE SUMMARY

193. Purpose of summaries. *The summary is an abridged statement of a longer account.* It is frequently employed in business as a means of giving information in concise form. For example, the head of a department may be asked to summarize his yearly report for the benefit of the head of the firm, who does not care to examine the details of the whole report; or a clerk may be required to summarize the complete correspondence covering a business transaction. Many firms keep for reference brief summaries of important letters.

194. Good examples. The student should examine carefully, as classic examples of condensation, some of the stories of Shakespeare's plays in Lamb's "Tales from Shakespeare." The book reviews, that are a regular feature of certain editions of many newspapers and of some magazines, furnish excellent material of a similar kind. Many of the articles in an encyclopedia are good examples of condensation.

Remember that most statements can be condensed. The hat dealer who first prepared his sign to read "Good Hats for Sale Here" condensed it as follows :

Good Hats for Sale Here
Hats for Sale Here
Hats for Sale
Hats

Stopford A. Brooke has compressed into a small volume of little more than two hundred pages a readable account of a thousand years of English literature.

The following paragraph is a summary of the selection in Exercise 124 :

Goethe says that bookkeeping is a remarkable discovery. This study trains a pupil, because it compels him to work for months with diligence and accuracy if he desires to reach a correct result. As mistakes involve much labor, the pupil must exercise

foresight; but if the books balance exactly, he has sufficient reward in his satisfaction. The consciousness of having performed work accurately strengthens his desire to be accurate. His character has been strengthened.

The following paragraph is a summary of the selection in Exercise 159 :

Disputes over accounts may cause such serious loss to a retail business that many merchants aim to settle them exactly as the customer demands. A prominent Chicago merchant requires his employees invariably to act in such cases as if the customer were right. When a woman brought to his store a hat which she had not bought there, he immediately gave her the credit which she demanded. He did this, knowing that the woman would later discover her mistake and advertise widely his liberal treatment. If a customer believes she is right in a controversy, a merchant must settle it to her satisfaction. Such a policy pays.

195. Method of preparation. When preparing a summary note the following points :

1. A plan or outline will give prominence to essential facts that must be retained (see p. 146).
2. Clearness must not be sacrificed for the sake of brevity.
3. Complete sentences must be used.
4. The requirements of unity, coherence, and emphasis must not be violated.

EXERCISE 300 — Oral

In a three-minute talk give the class some idea of a book which you have read recently. Use an outline if you consider it necessary.

EXERCISE 301 — Oral

Report to the class the main facts of a speech or a lecture that you have heard or read.

EXERCISE 302 — Oral

Summarize in a brief talk the chief facts that are given in some advertising pamphlet (the advantages claimed for a certain fountain pen, a typewriter, an automobile, a sewing machine, a hotel, etc.).

EXERCISE 303 — Oral

Explain briefly the fundamental facts about shorthand.

EXERCISE 304

Make an outline of the letter on page 227 and write a summary of not more than fifty words based on the outline.

EXERCISE 305

Make an outline of what has been said about slang on pages 4 and 5 and write a summary based on the outline.

EXERCISE 306

Write a short paragraph summarizing the report that you wrote as secretary-treasurer according to the requirements of Exercise 297.

EXERCISE 307

Write a summary of your last lesson in history or in some other subject.

EXERCISE 308

Make a careful outline of Chapter XIII and write a summary of the chapter.

EXERCISE 309

In a paragraph or two write the story of a play that you have recently attended.

EXERCISE 310

1. Make an outline of the most interesting book that you have recently read.
2. Write a brief summary based on the outline which you have just made.

EXERCISE 311

Bring to class a newspaper editorial of which you have written a brief summary.

EXERCISE 312

Write a summary of the selection in Exercise 159.

EXERCISE 313

Select a letter that you have already written and rewrite it, condensing as much as possible without leaving out essential facts.

CHAPTER XV

THE TELEGRAPHIC MESSAGE

196. Classification. *A telegram is a telegraph message sent wholly by land; a cablegram is one sent by means of a submarine cable.* A message from New York to San Francisco is a telegram; one from New York to London is a cablegram. *A message sent by the Marconi, or wireless, system is called a wireless message.* It is often called a *Marconigram*.

All telegraphic messages imply haste and are expressed in the fewest words compatible with clearness. Clearness, however, as applied to a telegraphic message, refers only to the point of view of the receiver. Its meaning need not be understood by others, and it is often worded expressly to conceal the meaning from any one else.

From the point of view of the wording, there are three kinds of telegraphic messages :

1. The plain-language message, which is written in any language, using the ordinary alphabet.
2. The code message, in which arbitrarily chosen words signify certain expressions.
3. The cipher message, which is made up either of groups of letters, *so that they cannot be pronounced*, or of figures. The cipher code is really a kind of private alphabet.

197. The telegram. 1. The telegram heading is usually limited to the city or town, state, and date.

2. Such forms of courtesy as the salutation "Dear Sir" and the complimentary close "Yours truly" are omitted.

3. Such words as "the," "a," or any word not necessary for clearness are omitted.

4. Each of the following is counted as one word :
- Every dictionary word. (Any word of more than fifteen letters is counted as two words.)
 - Every isolated letter, such as "I." in George I. Brown.
 - Every word in a person's name.

THE UNION TELEGRAPH CO. INCORPORATED 		
15,000 Offices in America		Cable Service to all the World
W. H. ARMISTEAD, President and General Manager		
Receiver's No.	Time Filed	Check
SEND the following message subject to the terms on back hereof, which are hereby agreed to. Boston, Mass., July 1, 19— To <u>Wm. M. Brown & Co.</u> <u>New York City</u> <u>Ship fast freight twenty number sixty library tables</u> <u>Manning, Ball & Co.</u>		
READ THE NOTICE AND AGREEMENT ON BACK		

d. The name of a city, town, state, or Canadian province, or its abbreviation.

e. Each word in the name of a county or parish, as East Carroll, La. (three words).

f. Each figure, as 500 (three words). Notice that if this is written *five hundred*, it is only two words.

g. Every pronounceable cipher word. A cipher word of more than ten letters is counted as two words.

h. Every abbreviation, as "John Burns, Jr." (three words).

NOTE. Most companies allow f.o.b., C.O.D., and other commercial abbreviations to be counted each as one word.

5. Any number of words up to ten is sent at the minimum standard rate. There is therefore no advantage in restricting a telegram to less than ten words.

6. No charge is made for the signature of the sender or for the name and address of the person who is to receive the message. If the sender adds his street and number, a charge is made for such addition.

198. Classification of telegrams. *There are six kinds of telegrams :*

1. The regular day message, to which standard rates apply ; that is, a fixed rate for ten words or less and an extra charge for each additional word.

2. The night message, which is sent during the night for delivery the morning of the next business day. There are no night rates where the day rate is a dollar or more.

3. The night letter, which is transmitted under conditions similar to those affecting the night message.

4. The day letter, which is handled as a " deferred service " and is not allowed to interfere with regular day messages.

5. The repeated message, which is a message telegraphed back to the originating office for comparison.

6. The telegraphic money order, in which the telegraph company transmits money for the sender.

199. The cablegram. Cablegrams are subject to rules based upon the International Telegraph Regulations, which were originally drawn up in Europe. These rules differ materially from those affecting the domestic telegram in the United States.

EXERCISE 314

Put into a telegram of not more than ten words each of the following groups of facts :

1. I will be at the North Central Station at five o'clock in the afternoon next Saturday. Meet me and bring any important letters that I should see without delay.

2. I cannot very well come to Oldtown until Wednesday. Telegraph me if the delay will inconvenience you and I will try to come.

3. We will pay your expenses one way if you will come on Thursday to see us regarding a position we can offer you as floor superintendent at ninety-five dollars a month.

4. Send me 15 kegs of tenpenny nails by fast freight and charge to my account.

5. I wish you to countermand my order for one carload of wharf pea coal, but wish to have sent immediately three carloads of nut coal. Charge the coal to my account.

EXERCISE 315

Express the following in forms suitable for telegrams. Be careful that your meaning is clear.

1. I cannot accept your offer of a position unless you will give me a contract for a year. I will not accept a salary of \$100, as I am getting \$115 in my present situation.

2. Please send to me at once by telegraph to the Washington County Bank \$150, and charge to my account.

3. F. B. Searles and Company are reported in town as being insolvent. You should order the B. & P. R. R. to hold up delivery at Chicago of our shipment of goods which was forwarded recently.

EXERCISE 316

Write a telegram to your family, telling them to expect you home for the Christmas vacation.

EXERCISE 317

Telegraph to your father, asking his permission to remain in the city during your Easter vacation.

EXERCISE 318

Send a message to the father of your roommate, saying that he is seriously ill.

EXERCISE 319

Wire to Chicago to the — Hotel, asking them to reserve a room for you. Be specific.

EXERCISE 320

Send a telegram to Annie L. Smith, 14 Claiborne St., Des Moines, Iowa, telling her that her mother has just left your town on a certain train and is due to arrive in Des Moines at a certain time.

EXERCISE 321

Write the telegrams that are implied in the following narrative :

The firm of James Gordon & Co. unexpectedly find themselves in immediate need of a head buyer for their silk department. Members of the firm know personally Henry P. Hardwicke, who is head of the merchandise department of a large store in another city. Gordon & Co. are satisfied that Hardwicke is the best man they know for the position and they telegraph to him, offering him \$2000. Hardwicke replies that he is unwilling to come for less than \$2500 and a two-year contract. Gordon & Co. reply that they will sign a contract for two years, giving him \$2000 the first year and \$2500 the second. Hardwicke accepts this offer.

EXERCISE 322

Order by telegram the merchandise specified in the letter on page 154.

EXERCISE 323

1. Write a telegram on any ordinary business subject, such as an order for merchandise, the cancellation of an order, or an inquiry concerning a delayed shipment.

2. Pass the telegram written under 1 to some other student and prepare a telegraphic reply to the telegram handed you.

CHAPTER XVI

A SUGGESTIVE REVIEW

1. Write a letter in answer to the application of Irving P. Smith, asking him to call at your office (p. 187).

2. Write a letter in answer to that of Philip Crawford, asking him to call, prepared to go to work at once if the interview is satisfactory (p. 190).

3. Write Exercise 207, selecting an article about which you have not previously written a letter.

4. Prepare an answer to the letter on page 153.

5. Telegraph to Smith, Clark, and Company, asking them to cancel the first item of your order (p. 206).

6. Telegraph for D. A. Macrady, inquiring about a delay in the order (Exercise 205).

7. Mrs. John F. Swanson has seen at a friend's house a copy of your circular (p. 215). Mrs. Swanson has no account with your firm and writes to ask if she can take advantage of your sale by opening an account now. Write a favorable reply.

8. Write to Robert Stewart the letter indicated on receipt of a reply from your agent in New York (p. 219).

9. Write the telegram asked for in the last paragraph of the letter on page 235.

10. Write a friendly business letter to Henry Power, asking him to give you information about the financial standing of a business man in his city.

11. Write a letter of inquiry to Herbert I. Heard, asking further information about George L. Sears (p. 248).

12. Prepare an advertisement of a position likely to interest one of the persons mentioned in Exercise 255.

13. Wm. Perkins's Sons Company have sent you a statement of account with card inclosed similar to the one on page 257. You consider this in the nature of a dun. Write a dignified letter, inclosing check in payment of their account, and hint that you will place your future orders elsewhere.

14. Write such a letter as Wm. Perkins's Sons Company might send on receipt of your letter written under 13. Show that the card they sent is only part of a regular business routine.

15. Reply to the letter on page 257, inclosing check in payment of account.

16. Reply to the letter on page 257, asking for more time. Give good reasons for your request.

17. Acknowledge the payment of an overdue account paid in answer to a letter similar to that on page 258.

18. Write to the postmaster at Toledo, Ohio, asking him to forward your mail to the Central Hotel, Meriden, Miss.

19. Write a letter ordering five different kinds of merchandise.

NOTE. Each student may be asked to prepare for the class exercises similar to those given above. By this means he will be encouraged to write brief, definite statements that are readily intelligible to his classmates.

THE DAY'S WORK

As a preparation for writing the exercises which follow, you are to suppose that you are connected with some firm. Write a definite statement, giving the name of the firm, the business, the location (town or city and state), your position, etc.

1. Write a letter, asking an applicant for a position to call at a certain time.

2. Order by telegram a consignment of goods.

3. Write a letter, canceling an order for merchandise.

4. Write a dun addressed to a valued customer who has, however, failed to reply to a request asking for payment of an overdue account.

5. Write to a firm with whom you have had no business dealings, asking quotations on merchandise which you wish to buy. Would you give references?

6. Write to your representative in another state, asking him to collect an overdue account from a delinquent buyer.

7. Prepare for a newspaper an advertisement of a special sale.

8. Telegraph to a distant city, asking a firm to send you by express a small but valuable consignment.

9. Write to a firm, complaining about the condition of goods that you have received from them. You have once before had similar trouble with this firm.

10. Write to a manufacturer, stating that you wish to acquire in your vicinity the sole agency for his goods.

APPENDIX A

POSTAL INFORMATION

Sources of information. The Post-Office Department of the United States issues a pamphlet containing "general information upon subjects relating to the Postal Service. It is published for the use and guidance of the public and is free for distribution." Every student should apply at his post office for one of these pamphlets and make a careful study of the contents.

A copy of the "United States Postal Guide" is kept on file at most post offices, and may be consulted by the general public.

With detailed information thus available we need give only the briefest outline of the functions of the Post-Office Department, and a résumé of some of the information for which there is common use.¹

Classification. The business of the postal service may be broadly classified under five heads:

1. The post office proper, for the handling of ordinary mail matter; that is, of the first, second, third, or fourth class.
2. The money-order department, for the selling and cashing of money orders in a manner similar to that of a bank or an express company.
3. The registry department, for the greater security of valuable mail matter.
4. The postal savings system, for the receiving of deposits in a manner similar to that of a savings bank, with the added security of the United States government for payment.
5. The parcel-post department, for the handling of packages, larger than are ordinarily sent by regular mail, which are to be transmitted to any part of the United States or its possessions, or to certain foreign countries. (Parcel-post matter belongs to the fourth class and includes all matter sent under that classification.)

¹ "The World Almanac and Encyclopedia" every year gives authoritative and comprehensive information, which has been revised by the Post-Office Department.

DOMESTIC MAIL MATTER

Classification and rates of postage. Domestic mail matter includes all that deposited in the mails for delivery within the United States and its dependencies, including Porto Rico, the Philippines, and the Canal Zone.

First-class matter includes written and sealed matter, postal cards, and private mailing cards. The rate for letters is two cents for each ounce or fraction thereof. The rate for single postal cards and private cards is one cent each.

Second-class matter (unsealed) includes newspapers and periodicals when sent by other than the publisher or agent; the rate is one cent for each four ounces or fraction thereof. To be entitled to this rate copies of newspapers or periodical publications must be complete.

Third-class matter (unsealed) includes circulars, partial or incomplete newspapers, periodicals, etc., proof sheets, and accompanying manuscripts; the rate is one cent for each two ounces or fraction thereof.

Fourth-class matter or domestic parcel post. The variety of matter admitted to parcel post has been rapidly increased. It now includes general merchandise, farm and factory products, books, etc., in packages not exceeding one hundred pounds in weight and of limited dimensions. The rates vary according to the weight of the parcels and the distance to which they are sent. For the distance or zone system, rates, etc., consult your local post-office officials.

Money-order system. This system offers a safe, cheap, and convenient method of making remittances by mail. Money orders are issued varying in amounts from one cent to \$100, and as many orders as desired may be obtained. Money orders are secured by application to the local post office or rural carrier.

Registry system. For an additional fee of ten cents for each letter or parcel, not including packages sent by parcel post, registration may be had; that is, special care in the transit and delivery of matter so registered is guaranteed, and, if desired, a return receipt or an acknowledgment of delivery signed by the receiver may be returned to the sender.

Postal savings system. This provides country-wide facilities for depositing savings at interest with the United States government

as security. Any person ten years of age or over may become a depositor. No account can be opened for less than \$1. Interest is allowed at the rate of 2 per cent for each full year that the money remains on deposit, beginning with the first day of the month following the one in which the deposit is made.

Foreign mail matter. In general, mail matter sent to foreign countries is subject to the rules and regulations of those countries. Almost all countries are in the Postal Union, and have adopted certain regulations regarding the treatment of foreign mail that apply throughout most of the world. Thus undelivered mail of the first class is returned to the sender; mail upon which insufficient postage has been paid is subject to double rates; registered mail is handled with special care; and any mail may be opened if it seems to contain dutiable matter.

FACSIMILE OF MONEY ORDER

61516 (OFFICE NUMBER)	Westfield, Mass.	125939 (SERIAL NUMBER)	61516 (OFFICE NUMBER)	Westfield, Mass.	125939 (SERIAL NUMBER)
PAYING OFFICE ☐ STAMP HERE		<i>March 8th</i> 1912	COUPON		
THE POSTMASTER AT <i>Scranton Pa.</i>					
WILL PAY AMOUNT STATED ABOVE TO ORDER OF PAYEE NAMED IN ATTACHED COUPON OF SAME NUMBER		DOLLARS CENTS # 25 (AMOUNT FOR WHICH ORDER) NOT GOOD FOR MORE THAN LARGEST AMOUNT INDICATED ON LEFT-HAND MARGIN	DOLLARS 25 CENTS WILL WORK FOR DOLLARS		
RECEIVED PAYMENT:		<i>Mr. K. G. G. G.</i> POSTMASTER	REMITTED BY <i>Charles B. Sherman</i> <i>#26 Alexander St.</i> <i>George W. Miner</i>		
FACSIMILE. OF NO VALUE.		THIS COUPON SHOULD BE RETAINED AT PAYING OFFICE			
PAYING POSTMASTER SHOULD SEND THIS ORDER TO AUDITOR WITH M. O. STATEMENT					



APPENDIX B

PROOFREADING

Since a business man is likely to have much of his advertising and circular matter printed, it is well for him to be able to correct proof by means of the ordinary signs used by printers. There is some variation among printers in the signs employed. Those given on the next page are in practically universal use.

In making a correction two signs are employed — one in the body of the proof, to call attention to the exact place where the change is to be made; the other on the margin of the proof sheet, to tell the printer what change is made. The main thing, however, is to make your correction so that the printer will understand it. Write out your correction if you think it cannot be made plain any other way. Frequently proofreaders draw a line from the symbol in the margin to the place in the body of the text where the correction is to be made.

Where several words require a different order, the words are numbered in correct order and the sign is placed in the margin.

If you think the printer likely to be in doubt as to what error in the proof your marginal mark refers to, draw a line from the marginal mark to the mark in the proof as suggested above.

If a number of words have been left out of a line, write them at the most convenient place in the margin and draw a line from them to the place where they are to be inserted.

The proofreaders' marks which are found on the following page by no means represent all that are used. They are the ones, however, which are most commonly required for making ordinary corrections. These marks may appear difficult at first, but they are really simple, and, with a little practice, may be handled with ease. If you will practice correcting your own compositions and letters by means of these symbols, you will become not only proficient in their use but also alert to some of your own deficiencies.

SOME MARKS USED BY PROOFREADERS

<i>✂</i>	Take it out	Take out (<i>dele</i>)
<i>✂</i>	the clerk's judgement	Take out and close up
<i>cost</i>	at any <u>price</u>	Substitute
<i>Original</i>	First <u>Bank</u>	Insert
<i>tr.</i>	a <u>sale</u> bargain	Transpose
<i>ital.</i>	the <u>electric</u> car	Put in italic
<i>Cap.</i>	NEW YORK <u>CITY</u>	Put in capitals
<i>s. c.</i>	NEW <u>YORK CITY</u>	Put in small capitals
<i>b. c.</i>	Norton <u>TRUST</u> Company	Lower case
<i>¶</i>	at an end. <u>The new company</u>	Begin a new paragraph
<i>○</i>	The sale was over.	Insert period
<i>/</i>	Chicago <u>/ Ill.</u>	Substitute comma
<i>stat</i>	the <u>greatest</u> game	Retain word crossed out
<i>[</i>	[the advertising department	Move to the left
<i>]</i>	] a commission house]	Move to the right
<i>Heavy (bold)</i>	Smith's <u>Champion</u> Brand	Set in heavyfaced type
<i>to ¶</i>	a run on the bank.	No paragraph
<i>②</i>	Moreover this	
<i>②</i>	58¢ per <u>yard</u>	Is this right?
<i>Out: no copy</i>	the third day <u>the week</u>	Matter omitted
<i>○</i>	a Baldwin apple	Reverse letter
<i>#</i>	an electric <u>car</u>	More space
<i>○</i>	the <u>street</u> railway	Close up
<i>✓/✓</i>	the <u>Champion</u> Brand	Insert quotation marks
<i>==</i>	a <u>cashier's</u> check	Straighten letters on line

SUGGESTIONS FOR EXERCISES

1. From time to time students may be required to correct each other's written work by the use of the marks given above.
2. The members of a class may be asked to prepare exercises to be exchanged and corrected as "proof."

EXERCISE

Rewrite the proof sheet given on page 295, making all the corrections called for.

A PROOF MARKED FOR CORRECTION

An American child would have to take a long # *tr.*
 journey if he wished to trace the wheat which he *e/*
 eats in his bread. perhaps he would have to go to *d/*
 Dakota to *it see* planted, and if he watch *the/*
 the whole process of reaping and harvesting, he might
 have to ride many miles from *the/* farmhouse where he
 was staying. Then it would be necessary to follow
 to the local market, and next, perhaps, to *cap.* Chicago
 and onto the elevator. *it/ e/ li/*
 After that he might go the wheat on a train to *with*
 New York city, follow it to the Mill, then to *l.c. / 9*
 a wholesale establishment, then to the retail store, *tr. 3*
 then to the bakery, (then and to small the grocery *tr. 3*
 where his family bought these bread. Finally, he *3*
 would ride to his home, and so would arrive along *3*
 with the wheat which he saw planted hundreds of *tr.*
 mile away. — KELLER and BISHOP, "Industrial and *tr.*
 Commercial Geography"
 on the delivery wagon,

EXERCISE

Copy the following selection and correct it by reference to the letter on page 235. Use proofreaders' marks for each correction. Rewrite the selection, making the corrections indicated by the signs.

usually the Furniture which I buy of your house comes in good order but the lasj lot, your invoice No. 8963 was in bad shâke. Chiffonier No. 3881 was scratched and the glass was broken. A legs one on of the chairs wa cracked and the leather on couch No. 617 was scratched, where the finish on the whole was not upto the standard. A part of tHis furniture I had sold to one op my very best customers on the Coast from the description given in my catalogue; and he is impatiently awaiting its arrival.

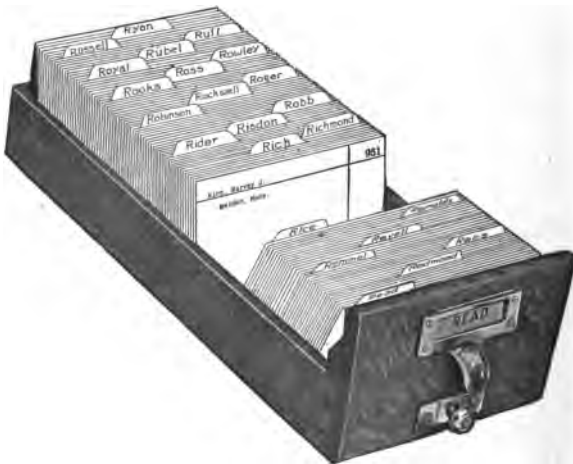
You can therefore imagin that I am not in a happy state of mind. perhaps the rail road company is responsible for the breakes and acatches, but it looks to me s if your packer were at fault while the poor finish is up to you. I am writing to you personally for I know that you will give me your immediate attention. Wire at once letting us know what you are going to do about it.

APPENDIX C

FILING CORRESPONDENCE

The large number of papers that are a part of modern business, and the necessity for frequent and sure reference to such papers, has created the filing problem.

Accuracy of filing is absolutely necessary, for there must be no likelihood of a paper's being lost by being placed where it cannot be



found. Then every paper should be where it can be quickly found, as dispatch in business is important. In addition, a system must consider economy of time in putting papers in the files, and it must also consider economy of space, for each year the filing cabinets occupy more room.

Fundamentally, all filing systems are based on the fact that every one knows the regular order of the letters of the alphabet and the regular order of the cardinal numbers (1, 2, 3, etc.).

A city directory illustrates the alphabetical arrangement of facts. In the enormous directory of any large city there are many thousands of names, but one can easily find information about any person by simply looking for the name alphabetically.



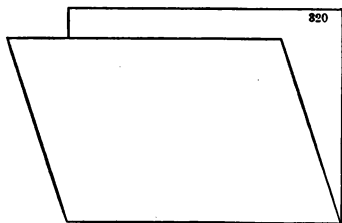
In other books, however, the subjects are not arranged alphabetically, but numerically as indicated by the numbers on the pages. At the back of the book is an index in which the names of all the subjects treated are arranged in alphabetical order, and opposite each name is given the number, or numbers, of the pages where it is treated.

Classification. Fundamentally, filing systems are of two kinds — alphabetic and numeric.

In the alphabetic system the letters or other records to be preserved are placed in files arranged according to the sequence of letters in the alphabet. In other words, the records are arranged alphabetically as are the words in a dictionary. In the numeric system the files are arranged according to the sequence of the cardinal numbers (1, 2, 3, etc.).

In addition to the above systems there are various others, such as those that combine both the alphabetic and numeric features or are arranged topically, geographically, etc.

1. **A direct alphabetic correspondence filing system** is illustrated on page 296. Such a file usually contains only names of persons and firms.



2. **A numeric correspondence filing system** is illustrated on page 297.

In such a system persons, firms, and subjects (such as Applications for Employment) are each given a number, and in an alphabetically arranged card catalogue (the index) is recorded the name of every person, group of persons, or subject

filed, with the number under which the corresponding papers are filed.

Large envelopes or folders are used, in which to place the papers belonging to one person or subject. These are arranged alphabetically in the first system and numerically in the second.

The routine. The routine of one of the most effective systems in use may be described as follows: all original letters, etc., with their inclosures and carbon copies of the replies, if any, are brought daily to a table to be distributed by the filing clerk. Conveniently placed at her left is a cabinet containing a card index. Each card has written on it the name of some correspondent, and these names are filed alphabetically.

Aborn, A. L., 96

Adams, D. W., 13

Adams, Samuel, 932

The number at the right indicates the number of the folder in which letters to or from the persons whose names appear are to be placed.

The clerk takes each letter or whatever it may be, and, after reference to the card index, writes upon the letter always in a certain place (for example, the upper right-hand corner) a number showing the folder in which it is to be placed. Experienced clerks can recall the numbers assigned to the mail of large correspondents without referring to the index.

Only persons, firms, and others, with whom there is regular correspondence, have numbered folders reserved for their communications, and consequently have their names in the card index.

Letters from occasional correspondents are filed in appropriately lettered folders; for example,

Aa-Ab	Bel-Bem
Ac-Ad	Ben-Bey
Baa-Bah	Bua-Bul

Thus a letter from John L. Bemis, who writes only occasionally, would be filed in the section lettered Bel-Bem.

When all the correspondence for the day has been properly numbered, it is placed in a distributing file; for example, all letters numbered from 1 to 100 in the first section, those from 101 to 200 in a second section, and so on, while unnumbered letters are grouped in a lettered distributor.

Aa-Al	Ba-Bay
Am-Az	Bea-Ber



The correspondence being thus partially sorted, it is a simple matter for the clerk to distribute the letters in chronological order in the permanent file. Usually at the beginning of the year, but varying in frequency according to the demand for space in the filing cabinet, the correspondence in the permanent file is transferred bodily to boxes of convenient size, each box being numbered, consecutively, 1-3, 4-10, 11, 12-25, 26-40, etc., or A-Al, Am-Az, etc.

These boxes are placed in orderly sequence on shelves in a store-room or vault. As the file number of any given correspondent is

always the same (or, if any change is made, such change and date is indicated in the card catalogue), it is always a simple matter to refer to the letters, etc., of any correspondent for any given period of time.

EXERCISE — Oral

Explain what you mean by "subject filing" and show how it could be applied to some business with which you are familiar.

EXERCISE — Oral

Explain how you could use an alphabetic filing system to keep all the corrected written work prepared by your class in their studies.

EXERCISE — Oral

Explain how you would proceed to arrange for your school a filing list in which a record of everything concerning each pupil, such as attendance, standing in scholarship, written examinations, written class work left permanently with the teacher, rewritten work, written work returned to the student, etc., would be filed or recorded so as to be readily accessible.

NOTE. The illustrations in this chapter are reproduced through the courtesy of the Library Bureau.

APPENDIX D

COMMERCIAL TERMS

- A 1 :** first-class ; excellent ; the highest mercantile credit.
- Acceptance :** agreement to terms ; engagement to pay, made by the person on whom a draft or other order is drawn.
- Acceptor :** a person who accepts a draft or other order.
- Accommodation note or accommodation paper :** a promissory note drawn up for the purpose of raising money upon it.
- Account :** a statement of business dealings between persons.
- Account current :** a running account or a statement of business transactions between parties up to a certain date.
- Acknowledgment :** a receipt or statement certifying that something has been done.
- Adjustment :** settlement of a legal claim or a disputed account.
- Ad valorem :** according to value. Ad valorem duties are estimated on the basis of the value of an imported article.
- Advance :** rise in value. To pay or furnish money before it is due.
- Advice :** a commercial notice sent by letter or telegram.
- Affidavit :** a sworn statement made before a competent authority.
- Agent :** one authorized to act for another.
- Agreement :** a contract or bargain.
- Assess :** to value ; to fix a rate ; to levy a tax or share expense.
- Assets :** property of any kind available for payment of debts.
- Attachment :** a seizure made by order of a court to bring property or a person into custody.
- Attorney :** an agent legally appointed by another.
- Auction :** public sale of goods or property of any kind to the highest bidder.
- Audit :** to verify accounts by examination.
- Balance :** the amount necessary to make two sides of an account equal.

- Balance account** : a brief summary of the financial condition of a business.
- Bankbook** : the passbook of a patron of a bank in which deposits are recorded and a record kept of paid checks.
- Bear** : one who seeks to lower market prices.
- Bearer** : one who holds a note, check, or similar paper for payment.
- Billhead** : a printed form of bill containing a business address. (For illustrative form see p. 255.)
- Bill of lading** : a written statement of goods received for transportation, signed by the carrier or his agent.
- Bill of sale** : a written statement given by one person to another and conveying the right or title to something.
- Bill payable** ; **bill receivable** : a promissory note is a *bill payable* to the person who has to pay it; it is a *bill receivable* to the person holding it.
- Bona fide** : in good faith.
- Bonded goods** : goods stored in bonded warehouses or bonded cars on which bonds have been given for the payment of government imposts.
- Bonus** : a premium paid on a loan.
- Book debts** : accounts charged on a firm's books.
- Bull** : one who seeks to increase market prices.
- Call** : the right to buy at an agreed time and price.
- Capital** : money or property invested in business ; assets.
- Carrier** : one who transports persons or goods for money. A railroad company is a common carrier.
- Cartage** : the amount paid for carting goods.
- Certified check** : a check marked as valid by the bank upon which it is drawn.
- Check** : a written order for money drawn by a depositor against his bank.
- Collateral security** : stocks, notes, or chattels given as security for borrowed money.
- Commercial paper** : business paper; bills of exchange, drafts, notes, etc.
- Commission** : the amount charged by brokers or agents for the sale or purchase of goods.

Company : a number of persons joined in business ; a term used to include those whose names do not actually appear in the name of the firm.

Compound : to settle a claim by compromise.

Consign : to send goods.

Consignee : one to whom goods are sent.

Consignor : one who consigns goods.

Contract : an agreement that can be legally enforced.

Corner : the monopolizing of the available supply of something for the purpose of raising the price.

Corporation : a body of men considered in law as a single individual.

Coupon : a certificate of interest attached to bonds, etc., to be detached and presented when the interest is due.

Days of grace : the time, usually three days, but varying with some states, allowed for payment of a note after it is due according to the time stated on the note.

Declare : to announce. A stock company *declares* a dividend.

Delivery : giving a person legal possession of property.

Demurrage : the charge made for delay or detention of cars or vessels beyond a certain time.

Draft : an order to pay money.

Draw : to make a draft ; to call for funds.

Drawback : money paid back for certain considerations.

Drawee : the maker of a draft or a bill of exchange.

Dun : to press a debtor for payment of money.

Duplicate : a copy.

Duty : a government levy on exported or imported goods.

Earnest : a sum of money paid to bind a bargain.

Entry : an importer's list of goods with the duties due, presented at a customhouse.

Face value : the amount for which a note is drawn.

Fall : to decrease in value.

Firm : the name under which two or more persons carry on business.

Flat : inactive ; dull.

Futures : contracts to sell for future delivery.

Good will : the value in a business of the regular patronage.

Gross : total amount.

Gross weight : the weight of merchandise and the weight of the container (box, paper, barrel) taken together.

Honor : to accept or pay a note or similar commercial paper.

Indemnity : a guaranty against loss or damage.

Indorse (endorse) : to sign a name on the back of a note, check, etc.

Installment : a part payment of money or a part delivery of goods.

Inventory : a list of goods with or without prices.

Invoice : a list of goods and their prices given to the buyer by the seller.

Job lot : a miscellaneous assortment of goods bought in a lump.

Jobber : a wholesale merchant who buys from the manufacturer and sells to the retail merchant.

Letter of credit : a written statement giving the holder credit up to a certain amount.

Long : having a large supply of ; one who has bought for a rise.

Maker : the person who signs a note.

Maturity : the date upon which a note or any commercial paper is due.

Net : clear of all charges or deductions.

Nominal : in name only ; very small.

Offer : to place something for sale.

Open account : an unsettled running account on a firm's books.

Option : the privilege, good for a certain time, to be the first buyer or seller.

Par : equal value ; neither at a discount nor at a premium. A hundred-dollar bond is at par when it will sell for one hundred dollars.

Party : a person sharing or interested in a transaction.

Payee : the person to whom money is to be paid in cash or in commercial paper.

Per : by ; for every.

Per annum : by the year.

Post-date : to date after the actual time.

Premium : a sum in addition to par value. A hundred-dollar bond that will sell for one hundred and five dollars is at a premium of five.

Rebate : a deduction made for prompt payment or similar reasons, or the return of money already paid.

Receipt : a written acknowledgment that money has been paid or goods have been delivered.

Sample : a small portion of merchandise exhibited as evidence of the quality of the whole.

Tare : a deduction made from the gross weight of goods and usually equal to the weight of the container.

Ultimo (ult.) : of the last month.

Voucher : any paper that shows that a transaction has taken place.

Way bill : a list of goods transported by a carrier.

Wharfage : charge for the use of a wharf.

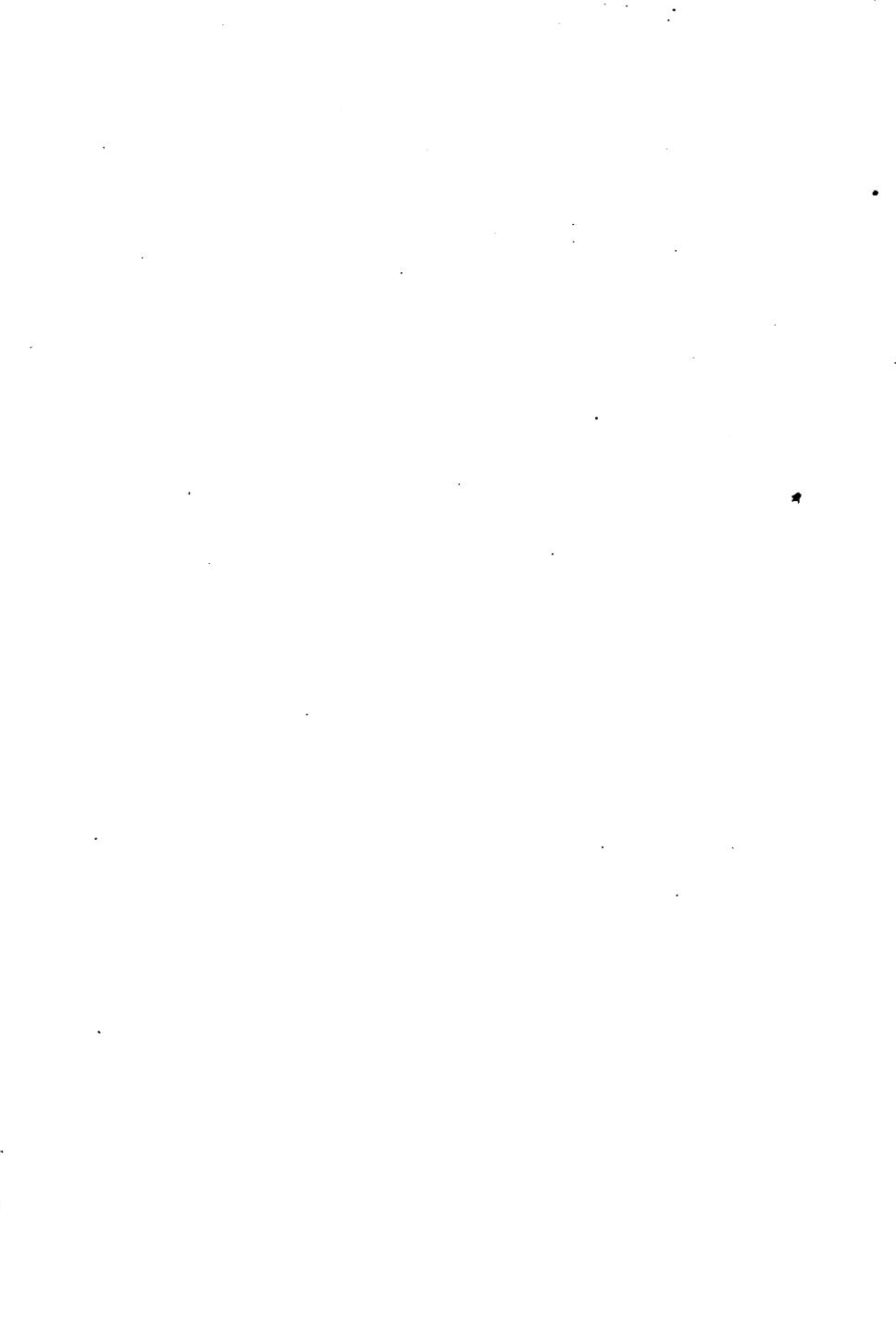
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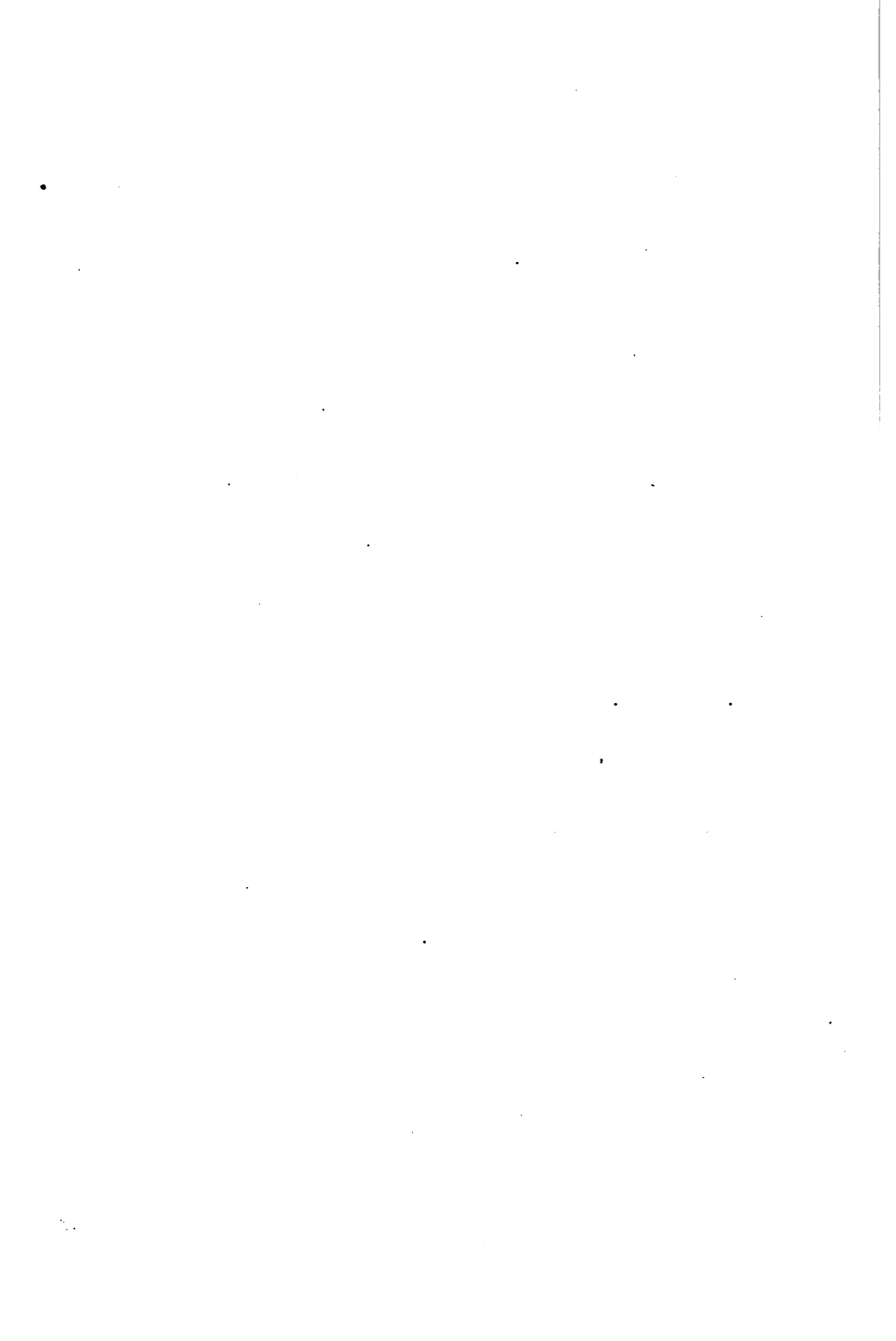
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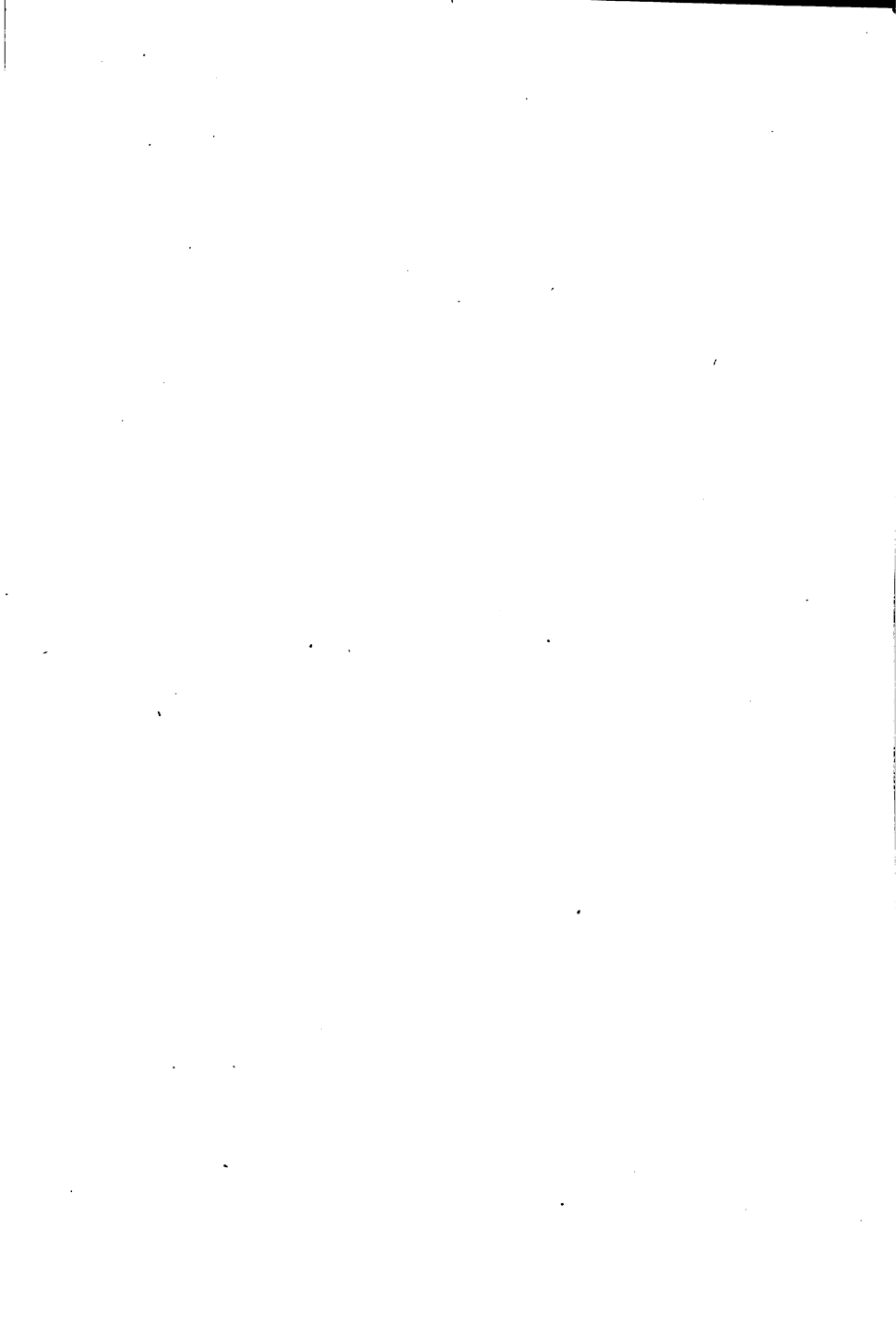
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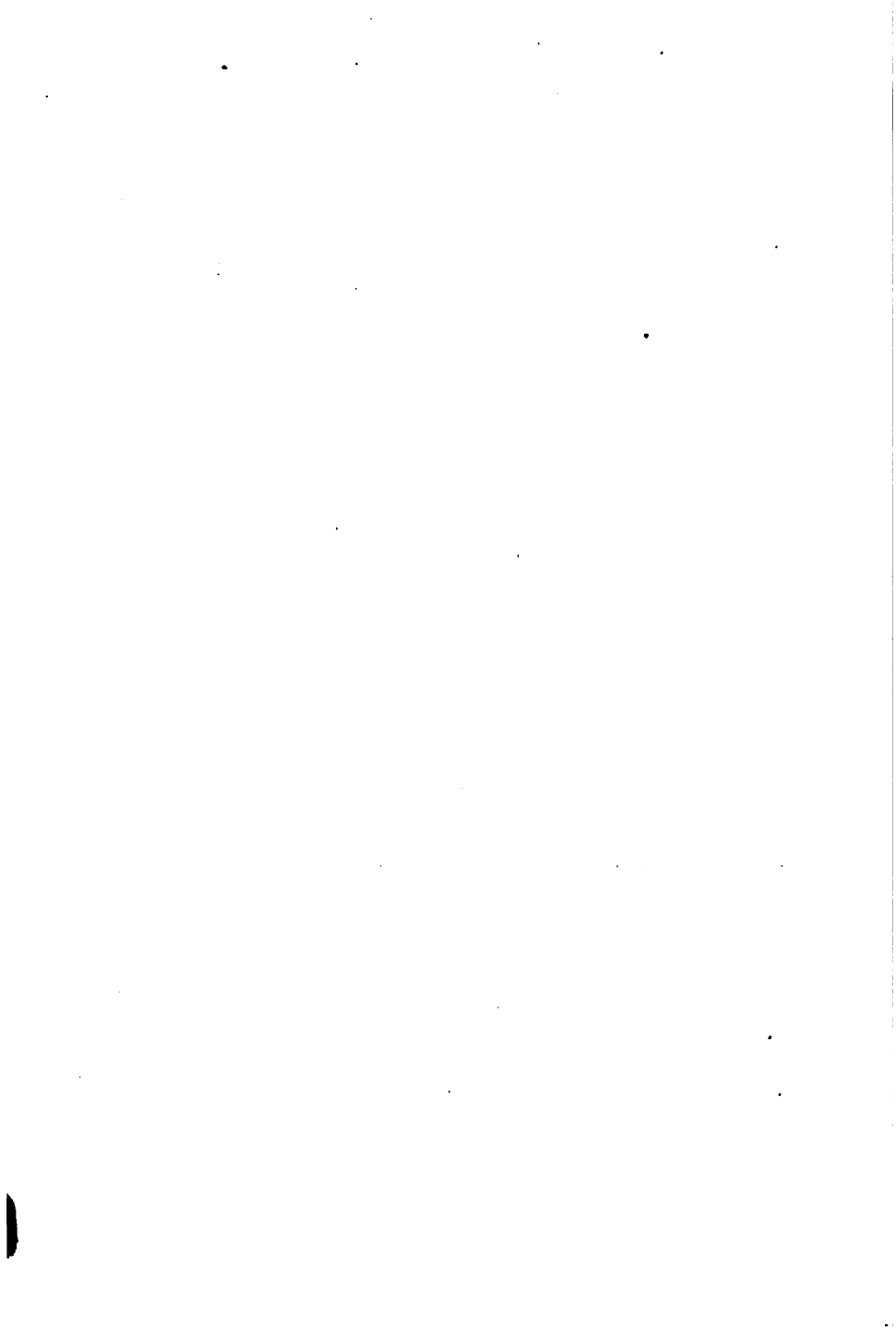
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